

[Lender Name]  
[Lender Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**Subject: Conditional Approval of Agricultural Land Loan**

Dear [Borrower Name],

We are pleased to inform you that your application for an agricultural land loan has been conditionally approved based on the preliminary review of your financial information and credit history. This approval is subject to the satisfaction of the conditions outlined below.

**Loan Details:**

- **Loan Amount:** \$[Amount]
- **Purpose:** Purchase of Agricultural Land
- **Property Description:** [Parcel Number / Legal Description]
- **Interest Rate:** [Rate]% (Subject to change prior to final locking)
- **Term:** [Number of years]

**Conditions for Final Approval:**

Final funding is contingent upon the receipt and satisfactory review of the following:

1. Certified appraisal of the subject property by a lender-approved appraiser.
2. Satisfactory environmental site assessment (Phase I/II if applicable).
3. Proof of current agricultural zoning and land use compliance.
4. Clear title search and commitment for title insurance.
5. Verification of down payment funds and closing costs.
6. Most recent [Number] years of federal tax returns and farm income statements.
7. Proof of property and liability insurance.

This conditional approval is valid until [Expiration Date]. Please note that any significant change in your financial status or credit profile may result in the withdrawal of this approval.

To proceed, please submit the requested documentation to your loan officer by [Deadline Date]. If you have any questions, please contact [Loan Officer Name] at [Phone Number].

Sincerely,

[Authorized Signature]  
[Name and Title]  
[Lending Institution Name]