

Date: [Insert Date]

To: [Business Owner Name]

[Business Name]

[Business Address]

Subject: Conditional Approval for Equipment Financing

Dear [Business Owner Name],

We are pleased to inform you that your application for equipment financing has been conditionally approved based on the preliminary information provided. Below are the details regarding this conditional offer:

- **Equipment Description:** [Insert Equipment Name/Model]
- **Financing Amount:** \$[Insert Amount]
- **Interest Rate:** [Insert Rate]%
- **Repayment Term:** [Insert Number] Months

Please be advised that this approval is **conditional** and is subject to the satisfaction of the following requirements:

1. Verification of final invoice from the equipment vendor.
2. Submission of the most recent [Number] months of business bank statements.
3. Satisfactory review of the signed personal guarantee from [Name].
4. Evidence of business insurance naming the lender as loss payee.
5. A site visit or physical inspection of the business premises, if required.

This conditional approval is valid until [Insert Expiration Date]. After this date, a new credit review may be required. This letter does not constitute a final commitment to lend; final approval is granted only upon the completion of our formal underwriting process and the execution of all loan documentation.

To proceed, please submit the requested documents to [Email Address] or contact us at [Phone Number].

Sincerely,

[Your Name]

[Your Title]

[Lending Institution Name]