

Date: [Date]

Borrower Name(s): [Borrower Name]

Property Address: [Property Address]

Loan Amount: \$[Amount]

Dear [Borrower Name],

We are pleased to inform you that you have been conditionally pre-approved for a mortgage refinance based on our preliminary review of your credit history, income, and financial documentation.

This conditional pre-approval is subject to the following primary requirement:

- **Satisfactory Home Appraisal:** A professional appraisal must be completed to confirm that the market value of the property supports the requested loan-to-value ratio.

Additional conditions for final approval include:

- Verification of clear title and valid homeowners insurance.
- No material change in your financial status or credit score prior to closing.
- Final underwriting review of all provided documentation.

Please note that this letter is not a commitment to lend. Final loan approval is contingent upon the successful completion of the appraisal and satisfaction of all underwriting guidelines.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]