Date: [Insert Date]

Borrower(s): [Insert Borrower Name(s)]
Property Address: [Insert Property Address]
Loan Amount: $[Insert Amount]
Loan Type: VA Guaranteed Mortgage

Dear [Insert Borrower Name],

Congratulations. Your application for a VA home loan has been conditionally approved based on the preliminary review of your credit, income, and assets. Final approval is subject to the satisfaction of the conditions listed below.

Required Conditions for Final Approval:

- Valid Certificate of Eligibility (COE) from the Department of Veterans Affairs.
- Satisfactory VA Appraisal showing the property meets Minimum Property Requirements (MPR).
- Receipt of a signed Sales Contract and all required addenda.
- Verification of current employment and final credit report update.
- Proof of sufficient homeowner's insurance coverage.
- Clear title report and final inspections if applicable.
- [Insert Additional Condition]

Please note that this is not an absolute commitment to lend. This approval is valid until [Insert Expiration Date], provided there are no material changes to your financial situation or credit score. The interest rate is not guaranteed unless it has been officially locked.

We look forward to working with you to close your loan. If you have any questions regarding these conditions, please contact your Loan Officer.

Sincerely,

[Loan Officer Name]
[Lending Institution Name]
[NMLS Number]
[Phone Number]