

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Borrower(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Dear [Insert Borrower Name(s)],

We are pleased to inform you that your mortgage application has been conditionally approved. However, this commitment is currently pending the receipt and verification of your official tax transcripts from the Internal Revenue Service (IRS).

To finalize the approval process, the following items are required:

- A signed IRS Form 4506-C (provided in your disclosure package).
- Verification that the data on your submitted tax returns matches the transcripts provided directly by the IRS.

Please note that any discrepancies between the documents provided during application and the official IRS transcripts may result in a request for additional documentation or a change in the loan decision.

Our team has initiated the request with the IRS. We will notify you as soon as the transcripts are received and the final review is complete. No further action is required from you at this time unless we contact you regarding a signature or data mismatch.

If you have any questions, please contact your Loan Officer at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Insert Name]

[Insert Title]

[Insert Company Name]