

[Date]

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

Subject: Conditional Pre-Approval - Pending Tax Transcript Verification

Dear [Borrower Name],

Congratulations! Based on our preliminary review of your credit report and the financial documentation provided, you have been conditionally pre-approved for a mortgage loan in the amount of \$[Amount] for the purchase of a home.

Please note that this pre-approval is **conditional**. Final approval is subject to the successful verification of your federal tax transcripts directly from the Internal Revenue Service (IRS). We have initiated the request for these transcripts via Form 4506-C.

This conditional pre-approval is also subject to the following:

- Validation of IRS tax transcripts matching the tax returns provided.
- No material change in your financial condition, credit score, or employment status.
- A fully executed purchase contract for a qualifying property.
- A satisfactory property appraisal and title search.

Once we receive and verify the official transcripts from the IRS, we will issue an updated pre-approval letter or proceed toward final loan commitment. We anticipate this process will take approximately [Number] business days.

If you have any questions, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

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