

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Tentative Home Loan Approval - Pending Satisfactory Appraisal

Dear [Borrower Name],

We are pleased to inform you that your mortgage application for the property located at **[Property Address]** has been tentatively approved for a loan amount of **[\$[Loan Amount]]**.

This approval is subject to a final review of all documentation and is specifically contingent upon the following condition:

- **Satisfactory Real Estate Appraisal:** The subject property must appraise at a value equal to or greater than the purchase price. The appraisal report must be performed by a lender-approved appraiser and meet all internal underwriting standards.

This letter is not a final commitment to lend. Final approval is dependent upon the successful completion of the appraisal process and the continued stability of your financial profile (including credit, income, and assets) through the date of closing.

Once the appraisal report is received and reviewed, we will contact you regarding the next steps in the closing process. Should the appraisal come in below the purchase price, we will discuss the available options with you at that time.

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

Sincerely,

[Loan Officer Name]
[Title]
[Lender Name]