

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Conditional Approval Pending Clear Title

Dear [Borrower Name],

We are pleased to inform you that your loan application for the property located at [Property Address] has been conditionally approved.

Final approval and the disbursement of funds are subject to the following outstanding condition:

- **Receipt and verification of a clear certificate of title, free of any liens, encumbrances, or legal disputes.**

Our legal team/title company is currently reviewing the title report. If any issues such as unsatisfied judgments, tax liens, or ownership discrepancies are discovered, they must be resolved before we can proceed to closing.

Please note that this letter is not a final commitment to lend. This conditional approval is also subject to no material changes in your financial status or credit profile prior to closing.

We will notify you immediately once the title is cleared. If you have any questions regarding this requirement, please contact your loan officer at [Phone Number].

Sincerely,

[Sender Name]

[Title]

[Company Name]