

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Conditional Approval Pending Flood Insurance - Loan #[Loan Number]

Dear [Borrower Name],

We are pleased to inform you that your mortgage application for the property located at **[Property Address]** has been conditionally approved. This approval is subject to the receipt and verification of certain documentation.

Our assessment indicates that the subject property is located in a Special Flood Hazard Area (SFHA). Therefore, federal regulations and lender policy require that you obtain and maintain adequate flood insurance coverage for the duration of the loan.

To move forward with your final approval, please provide a Flood Insurance Policy Declaration Page or an Application for Flood Insurance along with proof of premium payment meeting the following requirements:

- **Minimum Coverage Amount:** \$[Amount]
- **Maximum Deductible:** \$[Amount]
- **Mortgage Clause:** [Lender Name, Successors and/or Assigns, PO Box, City, State, Zip]

Coverage must be obtained through the National Flood Insurance Program (NFIP) or a private insurer that meets the lender's criteria for private flood insurance. Please note that the closing of your loan cannot occur until valid proof of flood insurance is received and reviewed.

Please submit the required documentation to your Loan Officer at [Email Address] or upload it via our secure portal by [Due Date].

If you have any questions regarding this requirement, please contact us at [Phone Number].

Sincerely,

[Loan Officer Name]

[Lender Name]

[Contact Information]