

Date: [Date]

Applicant Name: [Applicant Name]

Application Number: [Loan Number]

Property Address: [Property Address]

Subject: Conditional Approval Pending Gift Funds Documentation

Dear [Applicant Name],

We are pleased to inform you that your mortgage application has been conditionally approved. Final approval is subject to the receipt and verification of the following documentation regarding your gift funds:

- **Signed Gift Letter:** A letter signed by the donor and the borrower stating the relationship, the gift amount, and a declaration that no repayment is expected.
- **Evidence of Transfer:** A copy of the donor's check or a wire transfer confirmation showing the movement of funds to the borrower or the settlement agent.
- **Verification of Donor Funds:** A bank statement from the donor's account showing the withdrawal and sufficient funds to cover the gift (if required by specific loan program).
- **Proof of Receipt:** A copy of the borrower's bank statement or a deposit slip showing the funds have been credited to the account.

Please submit these documents by [Due Date] to ensure your loan closing remains on schedule. Once these items are reviewed and cleared by our underwriting department, we will issue a final commitment letter.

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

Sincerely,

[Loan Officer Name]

[Lending Institution Name]