

Date: [Date]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Loan Number: [Loan Number]

Dear [Borrower Name],

We are pleased to inform you that your loan application has been conditionally approved. This approval is subject to a final review of your documentation and the satisfaction of certain conditions.

At this time, we require **Proof of Hazard Insurance** to proceed to the final closing stage. Please provide an insurance binder or policy declarations page that meets the following requirements:

- **Coverage Amount:** Must cover at least [Replacement Cost or Loan Amount].
- **Deductible:** Must not exceed [Maximum Deductible Amount].
- **Loss Payee Clause:** Must list [Lender Name] as the Mortgagee/Loss Payee.
- **Policy Term:** Minimum of one year, starting on or before the closing date.

Please submit this documentation to your loan officer or upload it via our secure portal by [Deadline Date]. Failure to provide this documentation may result in a delay of your closing date.

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

Sincerely,

[Loan Officer Name]

[Lending Institution Name]