

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Date]

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

Subject: Conditional Approval of Mortgage Loan Application

Dear [Applicant Name],

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

This approval is subject to the satisfaction of certain conditions. To proceed to final approval and closing, the following debt(s) must be paid in full and documented:

- **Creditor:** [Creditor Name] | **Account Ending In:** [Last 4 Digits] | **Approximate Balance:** \$[Balance]
- **Creditor:** [Creditor Name] | **Account Ending In:** [Last 4 Digits] | **Approximate Balance:** \$[Balance]

To satisfy these conditions, please provide the following documentation for each account listed above:

1. A certified payoff statement or final billing statement.
2. Proof of payment (e.g., a bank statement showing the cleared funds or a letter of satisfaction from the creditor).

Please note that any new credit inquiries, additional debt incurred, or changes to your financial status during this period may affect this approval. This conditional approval is valid until [Expiration Date].

Please contact your Loan Officer at [Phone Number] or [Email Address] once these items have been addressed.

Sincerely,

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