

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Conditional Approval Pending Property Repair Completion

Dear [Borrower Name],

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

Final approval and the release of funds are subject to the satisfactory completion of the following repairs as identified in the appraisal/inspection report dated [Date]:

- [Repair Item 1]
- [Repair Item 2]
- [Repair Item 3]

To move forward with the closing process, the following documentation must be submitted:

- Invoices or receipts from licensed contractors showing proof of payment.
- A final inspection report or "Completion Certificate" (Form 1004D) issued by the appraiser.
- Photos documenting the completed work.

Please note that this conditional approval is valid until [Expiration Date]. If the repairs are not completed and verified by this date, a re-evaluation of your application may be required.

If you have any questions regarding these conditions, please contact your Loan Officer at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Lending Institution Name]