

Date: [Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Conditional Approval of Mortgage Loan - Repair Requirements

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application for the property located at **[Property Address]** has been conditionally approved. This approval is subject to a satisfactory final inspection confirming that the specific repairs identified in the initial appraisal/inspection report have been completed.

To move forward with the final loan commitment, the following repairs must be completed:

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

Once these repairs are finished, please notify us so that we may schedule a final inspection (Form 1004D/Completion Certificate). Please note that a reinspection fee may apply.

Final approval and the issuance of closing disclosures are contingent upon the lender's review and acceptance of the completed work. All other standard credit and underwriting conditions must continue to be met through the date of closing.

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

Sincerely,

[Loan Officer Name]

[Lending Institution Name]

[NMLS Number]