

Date: [Date]

Applicant Name(s): [Applicant Names]

Application Number: [Application ID]

Property Address: [Property Address]

Dear [Applicant Names],

We are pleased to inform you that your mortgage application has been **conditionally approved**. Final approval is subject to the verification of gift funds required for your closing costs or down payment.

To satisfy this condition, please provide the following documentation:

- **Gift Letter:** A signed and dated letter from the donor confirming the relationship and stating that no repayment is expected.
- **Evidence of Transfer:** Proof that the funds have been transferred from the donor's account to your account (e.g., wire transfer receipt or cleared check).
- **Verification of Funds:** A copy of the donor's bank statement showing the availability of funds prior to the transfer, and your updated bank statement showing the deposit.

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

If you have any questions, please contact your loan officer.

Sincerely,

[Loan Officer Name]

[Company Name]

[Phone Number]

[Email Address]