

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Conditional Loan Approval - Appraisal Repair Requirements

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

We are pleased to inform you that your mortgage application has been conditionally approved. However, the property appraisal report has identified specific items that must be repaired or corrected before final loan approval can be granted and closing can occur.

The following repairs are required to bring the property up to secondary market or program standards:

- [Repair Item 1 - e.g., Repair leaking roof]
- [Repair Item 2 - e.g., Scraping and painting of exterior trim]
- [Repair Item 3 - e.g., Installation of carbon monoxide detectors]

Required Documentation for Clearance:

1. Completion of all repairs listed above.
2. A final inspection (Form 1004D/442) by the appraiser to verify completion.
3. Paid invoices and receipts for the work performed (if applicable).
4. Photos documenting the completed repairs.

Please note that all repairs must be completed in a professional manner. Once the appraiser has re-inspected the property and submitted the final inspection report, our underwriting department will review the file for final clear-to-close status.

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

Sincerely,

[Underwriter or Loan Officer Name]

[Title]

[Company Name]