

Date: [Current Date]

Borrower Name(s): [Borrower Full Name(s)]

Case Number: [Bankruptcy Case Number]

Property Address: [Subject Property Address]

RE: Verification of Chapter 13 Bankruptcy Discharge and Conditional Loan Approval

Dear [Borrower Name(s)],

This letter serves to verify that [Lending Institution Name] has reviewed the documentation regarding your Chapter 13 Bankruptcy proceedings. Based on the "Order of Discharge" entered by the United States Bankruptcy Court on [Discharge Date], we are pleased to inform you that you have met the initial eligibility requirements for financing.

Status of Discharge:

- **Filing Date:** [Date Filed]
- **Discharge Date:** [Date Discharged]
- **Plan Completion:** It has been verified that all payments required under the court-approved bankruptcy plan were completed as scheduled.

Conditional Approval Terms:

Your application for a [Loan Type, e.g., FHA/Conventional] mortgage is **Conditionally Approved** subject to the following requirements:

1. Verification of a minimum of [Number] months of satisfactory re-established credit following the discharge.
2. Provision of the final "Trustee's Report" showing all claims were settled.
3. Updated income documentation, including most recent paystubs and W2s.
4. A satisfactory property appraisal meeting lender guidelines.
5. No new derogatory credit entries since the date of the bankruptcy discharge.

Please note that this is not a final commitment to lend. Final approval is subject to a full underwriter review of all updated documentation and meeting all secondary market guidelines.

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

Sincerely,

[Signature]

[Name of Underwriter/Loan Officer]

[Title]

[Lending Institution Name]