

Date: [Date]

Borrower Name: [Borrower Name]

Loan Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

Congratulations! Your FHA mortgage loan application has been **Conditionally Approved**. This means your loan is approved subject to the satisfaction of specific underwriting conditions.

Our review indicates a prior bankruptcy filing. To comply with FHA guidelines and finalize your approval, we require the following verification documents:

- A complete copy of the Bankruptcy Petition and all Schedules (A through J).
- A copy of the Bankruptcy Discharge Notice or Dismissal Papers.
- A written explanation of the circumstances leading to the bankruptcy filing.
- Evidence of re-established credit or on-time housing payments following the discharge date.
- [Optional: Trustee's written permission to enter into a mortgage (if currently in Chapter 13)]

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

This conditional approval is not a final commitment to lend and is subject to no material changes in your financial condition, employment, or credit profile prior to closing.

Sincerely,

[Loan Officer Name]

[Company Name]

[Phone Number]

[Email Address]