

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

[Date]

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

**RE: Conditional Mortgage Loan Approval**

Loan Number: [Loan Number]

Property Address: [Subject Property Address]

Dear [Borrower Name],

We are pleased to inform you that your mortgage loan application has been conditionally approved. This approval is based on our review of your credit history, including the discharge of your [Chapter 7 / Chapter 13] bankruptcy on [Discharge Date].

This conditional approval is subject to the satisfaction of the following requirements:

- Verification of a clean credit history with no new late payments since the bankruptcy discharge.
- A satisfactory property appraisal to confirm the market value of the home.
- Verification of current employment and stable income through [Paystubs/Tax Returns].
- Proof of sufficient funds for down payment and closing costs.
- Final review of all bankruptcy schedules and discharge papers by our underwriting department.
- Execution of all final loan documents.

**Loan Terms:**

- Loan Amount: \$[Amount]
- Interest Rate: [Rate]%
- Loan Term: [Number of Years] years
- Loan Type: [Fixed/Adjustable Rate]

Please note that this letter is not a final commitment to lend. This approval is subject to no material changes in your financial condition or credit score prior to closing. We reserve the right to revoke this approval if any of the information provided in your application is found to be inaccurate.

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

Sincerely,

[Signature]

[Loan Officer Name]

[Title]

[Lender Name]