

Date: [Date]

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

Subject: Conditional Approval of Fixed Rate Jumbo Mortgage

Dear [Borrower Name],

We are pleased to inform you that your application for a Fixed Rate Jumbo Mortgage has been transitionally approved based on our initial review of your creditworthiness and financial documentation. This approval is subject to the conditions listed below.

Loan Terms:

- Loan Amount: \$[Amount]
- Loan Program: Fixed Rate Jumbo
- Interest Rate: [Rate]%
- Loan Term: [Number of Years] Years
- Property Address: [Property Address]

Conditions for Final Approval:

- Satisfactory appraisal report confirming property value.
- Verification of sufficient liquid assets for down payment and required reserves.
- Updated pay stubs for the most recent 30-day period.
- Proof of homeowners insurance policy.
- Title insurance commitment and clear title report.
- Final verbal verification of employment prior to closing.

This conditional approval is not a commitment to lend. The final loan commitment is subject to the satisfactory completion of all conditions and no material change in your financial condition or credit score.

Please contact your loan officer at [Phone Number] or [Email] to submit the required documentation.

Sincerely,

[Loan Officer Name]
[Lending Institution Name]
[NMLS Number]