

Date: [Date]

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

RE: Conditional Approval for High Net Worth Jumbo Mortgage Loan

Dear [Borrower Name],

We are pleased to inform you that your application for a Jumbo Mortgage loan has been conditionally approved based on our initial review of your high net worth financial profile and credit history. This approval is subject to the satisfaction of the conditions listed below.

Loan Terms:

- Loan Amount: \$[Amount]
- Property Address: [Property Address or TBD]
- Loan Program: [e.g., 30-Year Fixed / ARM]
- Interest Rate: [Rate]%
- Estimated Down Payment: \$[Amount]

Conditions for Final Approval:

- Satisfactory independent appraisal of the subject property by an approved luxury estate appraiser.
- Verification of current liquid asset positions and updated brokerage statements.
- Final review of entity tax returns (K-1s/S-Corps) if applicable.
- Evidence of sufficient homeowners insurance coverage, including umbrella liability or flood insurance if required.
- Clear title report and updated credit check prior to closing.

Please note that this letter is not a final commitment to lend. This conditional approval is based on the information provided to date and is subject to change if there are any material changes to your financial status or if the property does not meet our collateral requirements.

We look forward to working with you toward a successful closing. If you have any questions, please contact your Private Banking Officer.

Sincerely,

[Name of Loan Officer]
[Title]
[Financial Institution Name]
[NMLS Number]