

Date: [Date]

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

Property Address: [Property Address or TBD]

Loan Amount: \$[Amount]

Loan Program: Physician Professional Jumbo Program

Dear [Borrower Name],

Congratulations. We are pleased to inform you that your application for a Physician Program Jumbo Mortgage has been conditionally approved based on a preliminary review of your credit profile and professional credentials.

As part of our specialized medical professional program, we have factored in your [Employment Contract/Residency Status] and have applied the applicable student loan debt exclusion/calculation policies for this jumbo loan tier.

This conditional approval is subject to the following requirements:

- Signed and executed Purchase Agreement (if not already provided).
- Satisfactory appraisal report confirming property value and jumbo guidelines compliance.
- Final verification of employment and/or signed medical employment contract.
- Verification of required down payment and closing cost reserves.
- Clear title report and evidence of homeowners insurance.
- Verification of active medical license or proof of upcoming residency/fellowship.
- No material change in financial condition or credit score prior to closing.

Please note that this letter is not a final commitment to lend. A final approval is subject to the satisfactory review of all items listed above by our underwriting department.

This conditional approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]

[Email Address]