

Date: [Date]

To: [Borrower Name]

Co-Borrower: [Co-Borrower Name]

Property Address: [Property Address]

CONDITIONAL APPROVAL LETTER: SECOND HOME JUMBO MORTGAGE

Dear [Borrower Name],

We are pleased to inform you that your application for a Jumbo Mortgage for the purchase of a second home has been conditionally approved based on the following terms:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / ARM]
- **Interest Rate:** [Rate]%
- **Occupancy:** Second Home / Vacation Home
- **Purchase Price:** \$[Amount]
- **Down Payment:** \$[Amount]

This approval is subject to the satisfactory completion of the following conditions:

1. Satisfactory full interior/exterior appraisal for the subject property.
2. Verification of liquid reserves as required for Jumbo financing.
3. Updated pay stubs covering the most recent 30-day period.
4. Evidence of a paid Homeowners Insurance policy for the second home.
5. Final credit refresh prior to closing.
6. Clear Title Commitment and evidence of no secondary liens.

This letter is not a final commitment to lend. The final loan approval is subject to the lender's review of the completed loan file and the property meeting all underwriting guidelines. This conditional approval will expire on [Expiration Date].

Congratulations on your progress. We look forward to working with you toward a successful closing.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]