

Date: [Date]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Loan Number: [Loan Number]

CONDITIONAL APPROVAL LETTER (JUMBO MORTGAGE)

Dear [Borrower Name],

Congratulations. Your application for a Jumbo Mortgage has been conditionally approved based on the following loan terms:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [Program Name]
- **Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months/Years]
- **Purchase Price/Estimated Value:** \$[Amount]

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

- Satisfactory appraisal report from a lender-approved appraiser confirming property value.
- Verification of liquid assets to cover down payment, closing costs, and required cash reserves.
- Submission of most recent 30 days of pay stubs and last 2 years of W-2s/Tax Returns.
- Satisfactory preliminary title report and evidence of hazard insurance.
- Verbal Verification of Employment (VOE) prior to closing.
- No material change in financial status or credit score prior to funding.
- [Insert Additional Condition]
- [Insert Additional Condition]

Please note that this is not a final commitment to lend. Final approval is contingent upon the underwriting department's review and acceptance of the items listed above. This conditional approval will expire on [Expiration Date].

If you have any questions, please contact your Loan Officer.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS ID Number]

[Phone Number]