[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

To: [Subordinate Lienholder Name/Government Agency]
Attention: Subordination Department
Address: [Subordinate Lienholder Address]

RE: Conditional Approval Subject to Subordination
Borrower(s): [Borrower Name(s)]
Property Address: [Full Property Address]
Loan Number: [New Loan Number]
Subordinate Account Number: [Existing Subordinate Account Number]

To Whom It May Concern,

Please be advised that [Lender Name] has conditionally approved the borrower(s) listed above for a new government-backed mortgage loan (FHA/VA/USDA) in the amount of $[New Loan Amount].

This approval is strictly contingent upon the execution of a Subordination Agreement by [Subordinate Lienholder Name]. Our requirements for this subordination are as follows:

- The existing subordinate lien must remain in a junior position to the new first mortgage.
- The new first mortgage will be used for: [Refinance/Streamline/Home Improvement].
- The total combined loan-to-value (CLTV) ratio does not exceed [Percentage]%.

We have enclosed the following documents for your review:

- Completed Subordination Request Form
- Copy of the New Appraisal (if applicable)
- Preliminary Title Report
- Signed Borrower Authorization
- Copy of the New Loan Estimate / Closing Disclosure

Please provide the executed Subordination Agreement or a list of any additional requirements to our processing department at [Email Address] or [Fax Number].

Should you have any questions regarding this request, please contact [Loan Officer Name] at [Phone Number].

Sincerely,

[Signature]
[Name of Authorized Representative]
[Title]
[Lender Name]