

Date: [Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

Subject: Conditional Approval of Mortgage Application #[Application Number]

Dear [Borrower Name],

We are pleased to inform you that your mortgage application for the property located at **[Property Address]** has been conditionally approved.

This approval is subject to the satisfaction of the following outstanding condition:

- **Flood Zone Verification and Coverage:** A final determination of the property's flood zone status is required. If the property is identified as being located in a Special Flood Hazard Area (SFHA), you will be required to obtain and provide proof of adequate flood insurance coverage prior to closing.

Please note that this letter is not a final commitment to lend. Final approval is contingent upon the successful verification of the item mentioned above and no material changes to your financial status.

If you have any questions regarding the next steps or how to provide documentation for this condition, please contact your Loan Officer.

Sincerely,

[Loan Officer Name]  
[Lending Institution Name]  
[Phone Number]