

Date: [Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Conditional Approval for Loan - [Property Address]

Dear [Applicant Name],

We are pleased to inform you that your loan application for the property located at [Property Address] has been conditionally approved. This approval is subject to the satisfaction of specific requirements regarding the property's private utilities.

To proceed with the final approval and closing, the following conditions must be met:

- **Well Inspection:** A certified inspection and water quality test must be performed. The report must confirm that the well system is in good working order and that the water meets all local health department standards for potability.
- **Septic Inspection:** A professional inspection and/or dye test of the septic system is required. The report must verify that the system is functioning correctly and is adequately sized for the dwelling.

Please ensure that all inspections are conducted by licensed professionals and that the final reports are submitted to our office no later than [Deadline Date].

This conditional approval is not a final commitment to lend. Final approval is contingent upon the satisfactory review of these reports and no material changes to your financial status.

If you have any questions, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Loan Officer Name]

[Company Name]