

Date: [Current Date]

Borrower(s): [Borrower Name(s)]

Property Address: [Full Property Address]

Loan Number: [Loan Number]

CONDITIONAL MORTGAGE COMMITMENT LETTER (JUMBO LOAN)

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a Jumbo Mortgage Loan has been conditionally approved based on the following terms:

- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / 7-Year ARM]
- **Interest Rate:** [Rate]% (Subject to lock-in agreement)
- **Loan-to-Value (LTV):** [Percentage]%

This commitment is subject to the satisfaction of the following conditions prior to closing:

Financial and Documentation Requirements:

- Verification of current liquid assets totaling at least \$[Amount] for required post-closing reserves.
- Submission of most recent 30 days of pay stubs and updated bank statements.
- Final verbal verification of employment within 48 hours of closing.
- [Additional Condition: e.g., Satisfactory explanation of recent large deposits]

Property and Title Requirements:

- Receipt of a satisfactory second appraisal or field review (as required for Jumbo loan limits).
- Clear and marketable title insurance policy.
- Evidence of active homeowner's insurance policy with [Lender Name] listed as loss payee.
- Satisfactory final inspection of the property (if applicable).

This commitment is issued based on the financial information currently on file. Any significant change in your credit score, debt-to-income ratio, or employment status may result in the withdrawal of this approval. This commitment will expire on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Lender Name]

[Phone Number]

[NMLS ID Number]