

Date: [Current Date]

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

Property Address: [Subject Property Address]

Loan Amount: \$[Amount]

Loan Program: [Loan Type, e.g., 30-Year Fixed]

Subject: Preliminary Conditional Mortgage Commitment

Dear [Borrower Name],

Congratulations. Based on a preliminary review of your credit application and supporting documentation, [Lender Name] is pleased to issue this preliminary conditional commitment for the mortgage loan referenced above.

Please note that this commitment is **conditional** and is not a final loan approval. Final approval is subject to the satisfactory completion of the following requirements:

- A satisfactory real estate appraisal report confirming the property value.
- Satisfactory evidence of a clear and marketable title to the property.
- Verification of final employment and updated financial documentation prior to closing.
- Proof of homeowners insurance naming [Lender Name] as the loss payee.
- Verification of sufficient funds to cover the down payment and closing costs.
- [Additional Condition 1]
- [Additional Condition 2]

This commitment is also subject to there being no material change in your financial condition, credit score, or employment status from the date of this letter until the date of closing.

This preliminary commitment will expire on [Expiration Date]. If the loan does not close by this date, a new review of your application may be required.

We look forward to working with you to finalize your mortgage. If you have any questions, please contact your Loan Officer at [Phone Number] or [Email].

Sincerely,

[Authorized Signature]

[Name of Loan Officer/Underwriter]

[Lender Name]

[Lender NMLS Number]