

Date: [Date]

Borrower Name: [Borrower Name]

Property Address: [Property Address]

Loan Number: [Loan Number]

# Conditional Jumbo Mortgage Commitment Letter

Dear [Borrower Name],

Congratulations. [Lender Name] is pleased to inform you that your application for a Jumbo Mortgage has been credit-approved subject to the specific conditions outlined below.

## Loan Terms:

- Loan Amount: \$[Amount]
- Interest Rate: [Rate]%
- Loan Term: [Number of Years] years
- Loan Product: [e.g., Fixed Rate / ARM]

## Primary Condition: Appraisal

This commitment is strictly contingent upon the receipt of a satisfactory real estate appraisal report. The appraisal must meet the following requirements:

- The appraised value must be equal to or greater than the purchase price of \$[Purchase Price].
- The property must meet all lender internal standards for jumbo financing.
- The report must be completed by a lender-approved certified appraiser.

## Additional Conditions:

- Verification of no material change in financial status or credit score prior to closing.
- Evidence of sufficient homeowners insurance coverage.
- Clear title report and title insurance policy.
- [Insert any other specific documentation needed].

This commitment will expire on [Expiration Date]. Please contact your Loan Officer at [Phone Number] to coordinate the appraisal inspection.

Sincerely,

[Loan Officer Name]

[Lender Name]

[NMLS Number]