

Date: [Insert Date]

Loan Number: [Insert Loan Number]

Borrower Name: [Insert Borrower Name]

Property Address: [Insert Property Address]

To Whom It May Concern,

This letter serves as formal notification and certification of the final underwriting decision regarding the mortgage loan application referenced above.

As the designated Underwriter for [Insert Lending Institution Name], I have performed a comprehensive review of the borrower's creditworthiness, financial documentation, and the subject property appraisal in accordance with [Insert Agency, e.g., Fannie Mae / FHA / Internal] guidelines.

Based on this evaluation, the loan is hereby:

Approved

Approved with Conditions

Denied

The undersigned possesses the requisite corporate authority to bind the institution to this credit decision. All internal compliance protocols and regulatory requirements have been satisfied as of the date of this signature.

Sincerely,

Authorized Signature

Name: [Insert Underwriter Name]

Title: Senior Mortgage Underwriter

NMLS ID: [Insert Number]

Company: [Insert Company Name]