**Conditional Pre-approval Letter with Stipulations** 

Subject: Conditional Mortgage Pre-approval

Dear [Applicant Name],

We are pleased to inform you that you have been conditionally pre-approved for a mortgage loan up

to [Amount]. This pre-approval is issued based on the financial information provided and is subject

to the following requirements being met:

Outstanding Requirements:

1. Verification of self-employment income for the most recent tax year

2. Explanation letter regarding credit inquiry dated [Date]

3. Bank statements for account ending in [Numbers] for the past two months

4. Proof of gift funds source and donor relationship documentation

**Current Pre-approval Terms:** 

Maximum Loan Amount: [Amount]

Estimated Rate: [Rate]%

Program Type: [Loan Type]

Expiration Date: [Date]

Once the above documentation is received and verified, we will issue a full pre-approval letter

without conditions. Your current credit score of [Score] and financial profile are strong, and we

anticipate no issues in finalizing your pre-approval.

Time is of the essence in today's market. Please submit the requested items within [Number]

business days to ensure your pre-approval remains current.

We appreciate your cooperation and look forward to helping you achieve homeownership.

Best regards,

[Loan Officer Name]

[Title]

[Contact Information]

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