

Pre-approval Letter with Contingencies

Subject: Conditional Mortgage Pre-approval

Dear [Recipient Name],

Based on our preliminary review of your financial information, we are pleased to provide you with conditional pre-approval for a mortgage loan with [Lender Name].

Conditional Pre-approval Terms:

Maximum loan amount: \$[Amount]

Estimated rate: [Rate]%

Loan type: [Type]

Valid through: [Date]

Please note that this pre-approval is conditional and subject to the following requirements:

Outstanding Items Required:

- [Specific documentation needed, e.g., "Two years of tax returns"]
- [Additional verification needed, e.g., "Verification of employment"]
- [Any other conditions, e.g., "Explanation of recent credit inquiry"]

Once we receive and verify the above documentation, we can issue a full pre-approval letter without conditions. This will strengthen your position when making offers on properties.

Your financial profile shows strong potential, and we are committed to working with you to complete the pre-approval process. Please submit the outstanding items at your earliest convenience so we can move forward.

I am available to discuss any questions or concerns you may have about these requirements.

Sincerely,

[Loan Officer Name]

[Contact Information]

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