

January 9, 2008

Re: Mr. and Mrs. Smith

To whom it may Concern:

Mr. and Mrs. Smith have made a formal loan application. Their credit has been reviewed, and the loan application has been approved for 100% of the sales price as submitted in this offer. However, it is subject to the following: acceptable sales contract, appraisal, title work, survey, and the final underwriting of these documents. Please contact me directly at 512-000-000 with any questions or concerns.

Sincerely,  
Mortgage Consultant