

Lender Name: [Lending Institution Name]

Address: [Street Address, City, State, Zip]

Phone: [Phone Number]

Date: [Current Date]

To: [Borrower Name(s)]

Subject: First-Time Homebuyer Pre-Qualification Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-qualified for a residential mortgage loan as a first-time homebuyer. This determination is based on a preliminary review of the unverified financial information provided, including income, assets, and credit history.

The pre-qualification details are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., FHA, Conventional, VA]
- **Down Payment Amount:** [Percentage or Dollar Amount]

This pre-qualification is subject to the following conditions:

1. Full verification of all financial documentation (pay stubs, tax returns, bank statements).
2. A satisfactory credit report and background check.
3. A professional appraisal of the subject property meeting the loan requirements.
4. A valid and fully executed sales contract for the purchase of the home.
5. No material change in the borrower's financial status or credit profile prior to closing.

This letter is not a commitment to lend. A final loan approval is subject to complete underwriting review and satisfactory collateral assessment.

We look forward to working with you during your home-buying process. Should you have any questions, please contact us at [Phone Number].

Sincerely,

[Officer Signature]

[Officer Name]

[Title]

[NMLS Number]