

Date: [Current Date]

To: [Borrower Name(s)]

Address: [Borrower Address]

Subject: Mortgage Pre-Approval Letter

Dear [Borrower Name(s)],

We are pleased to inform you that [Lending Institution Name] has pre-approved you for a mortgage loan to purchase a primary residence. This decision is based on a preliminary review of your credit report, income documentation, and financial assets.

Loan Terms and Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA]
- **Down Payment Required:** [Percentage/Amount]%
- **Expiration Date:** [Date]

This pre-approval is subject to the following conditions:

1. A fully executed purchase agreement for a property located in [State/County].
2. A satisfactory appraisal of the property to support the purchase price.
3. Final verification of your employment and financial status prior to closing.
4. No material change in your financial condition or credit score.
5. A valid title insurance policy and homeowners insurance.

Please present this letter to your real estate agent and the seller when making an offer on a home. If you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Signature]

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]