

**Date:** [Date]

**To:** [Applicant Name]

**Address:** [Applicant Address]

**City, State, Zip:** [City, State, Zip]

**Subject: Conditional Auto Loan Pre-Approval**

Dear [Applicant Name],

We are pleased to inform you that you have been conditionally pre-approved for an auto loan with [Lending Institution Name]. This pre-approval is a significant step toward purchasing your vehicle.

**Loan Details:**

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Interest Rate:** [Rate]%
- **Loan Term:** [Number] Months
- **Expiration Date:** [Date]

**Conditions for Final Approval:**

This pre-approval is subject to the verification of the following items:

- Verification of current income and employment (recent pay stubs).
- Proof of residence (utility bill or lease agreement).
- A signed purchase agreement from an authorized dealership.
- Verification of valid auto insurance coverage.
- Final inspection and valuation of the vehicle.
- No material change in your financial condition or credit score.

Please present this letter to your dealership when selecting your vehicle. Once you have chosen a vehicle, please contact your loan officer at [Phone Number] or [Email Address] to finalize your application.

Congratulations on your pre-approval, and we look forward to assisting you with your purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]