

[Date]

[Applicant Name]

[Applicant Address]

[City, State, Zip Code]

Subject: Confirmation of Eligibility for First-Time Homebuyer Mortgage Discount

Dear [Applicant Name],

We are pleased to inform you that your application for the First-Time Homebuyer Mortgage Discount has been reviewed and approved. Based on the documentation provided, you meet all the necessary criteria to qualify for this program.

As a qualified participant, you are eligible for the following benefit(s):

- A reduction of [Percentage]% on your mortgage interest rate.
- Waiver of [Specific Fee Name, e.g., Application or Appraisal fees].
- [Additional Benefit if applicable].

Please note that this eligibility confirmation is subject to the following conditions:

- Final underwriting approval of your formal mortgage application.
- The property must be used as your primary residence.
- Completion of a certified homebuyer education course (if not already submitted).

This confirmation is valid until [Expiration Date]. If your mortgage is not finalized by this date, a re-evaluation of your eligibility may be required.

If you have any questions regarding the next steps in the home-buying process, please contact your dedicated loan officer, [Officer Name], at [Phone Number] or [Email Address].

Congratulations on taking this significant step toward homeownership.

Sincerely,

[Signature]

[Name of Representative]

[Title]

[Financial Institution Name]