

**[Mortgage Company Name]**

[Street Address]

[City, State, Zip Code]

[Phone Number]

**Date:** [Current Date]

**Subject:** Pre-Approval for First-Time Homebuyer Mortgage Discount

To [Borrower Name(s)],

We are pleased to inform you that you have been pre-approved for a mortgage loan under our **First-Time Homebuyer Program**. Based on a preliminary review of your credit report, income, and financial documentation, you qualify for our specialized discount program designed for first-time buyers.

**Pre-Approval Details:**

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type, e.g., 30-Year Fixed]
- **Applied Discount:** [Percentage]% reduction in [Interest Rate / Closing Costs]
- **Expiration Date:** [Date]

This pre-approval is subject to a satisfactory appraisal of the property, a final title search, and no material changes in your financial condition or credit score prior to closing.

Congratulations on taking this first step toward homeownership. Please present this letter to your real estate agent when making an offer.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]