

[Financial Institution Name]
[Lending Department Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Applicant Name]
[Applicant Address]
[City, State, Zip Code]

Subject: Pre-Approval for Recent Graduate Auto Loan

Dear [Applicant Name],

Congratulations on your recent graduation! Based on our preliminary review of your application and your status as a recent graduate, we are pleased to inform you that you have been pre-approved for an auto loan.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Interest Rate (APR):** [Percentage]%
- **Loan Term:** [Number of Months] months
- **Expiration Date:** [Date]

This pre-approval is specifically part of our Graduate Finance Program, designed to assist new professionals in establishing credit. Final approval is subject to the following conditions:

- Verification of graduation within the last [Number] years from an accredited institution.
- Proof of current employment or a signed letter of employment starting within 90 days.
- Submission of a signed purchase agreement for a vehicle meeting our age and mileage requirements.
- Verification of current insurance coverage.
- Final credit check and no material change in your financial status.

To proceed with your vehicle purchase, please present this letter to your chosen dealership or contact your loan officer at [Phone Number] / [Email Address].

We look forward to helping you get on the road.

Sincerely,

[Officer Name]

[Title]

[Financial Institution Name]