

Date: [Current Date]

Applicant Name: [Applicant Name]

Address: [Applicant Address]

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

Dear [Applicant Name],

Congratulations! Based on the preliminary information provided, you have been pre-qualified for a starter auto loan through [Financial Institution Name]. This is an exciting first step toward purchasing your vehicle and building your credit history.

Your Pre-Qualification Details:

- **Estimated Loan Amount:** Up to \$[Amount]
- **Estimated Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months] months
- **Offer Expiration Date:** [Date]

Please note that this pre-qualification is not a final loan approval. To complete the financing process, we will require the following documentation:

- Proof of income (recent pay stubs)
- Proof of residence (utility bill or lease agreement)
- A valid driver's license
- Information regarding the vehicle you intend to purchase

This offer is subject to a final credit review and verification of all information provided. Final loan terms may vary based on the specific vehicle selected and current market conditions.

If you have any questions or are ready to proceed with your application, please contact our loan department at [Phone Number] or visit us at [Website/Address].

Sincerely,

[Loan Officer Name]

[Title]

[Financial Institution Name]