

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address / TBD]

Dear [Borrower Name(s)],

We are pleased to inform you that you have been pre-approved for a mortgage loan to purchase your first home. This pre-approval is based on a preliminary review of your credit report, income documentation, and financial assets.

Loan Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., FHA, Conventional, VA]
- **Down Payment Amount:** \$[Amount]
- **Estimated Interest Rate:** [Rate]%

This pre-approval is subject to the following conditions:

- A fully executed purchase agreement for a residential property.
- A satisfactory property appraisal meeting lender requirements.
- Verification of clear title and adequate homeowner's insurance.
- No material change in your financial condition, employment, or credit score prior to closing.

Congratulations on taking this first step toward homeownership. This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]