

Date: [Current Date]

To: [Borrower Name(s)]

Property Address: [Property Address or "To Be Determined"]

Dear [Borrower Name],

Congratulations. Based on a preliminary review of your financial information and your status as a retired veteran, we are pleased to inform you that you are pre-qualified for a VA Home Loan.

Loan Terms and Information:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** VA Guaranteed Fixed Rate (Retiree Benefit)
- **Down Payment:** \$0 (100% Financing)
- **Estimated Interest Rate:** [Rate]%

This pre-qualification is based on the following verified information:

- Certificate of Eligibility (COE) for VA benefits.
- Documentation of military retirement income and/or VA disability compensation.
- Review of current credit report and debt-to-income ratios.
- Verification of available liquid assets for closing costs (if applicable).

Please note that this letter is not a final loan approval or a commitment to lend. Final approval is subject to a satisfactory appraisal of the subject property, clear title, and no material change in your financial condition or credit status prior to closing.

Thank you for your service to our country. We look forward to assisting you with your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]