

**[Lending Institution Name]**

[Lender Address]

[City, State, Zip Code]

[Phone Number]

**Date:** [Current Date]

**To:** [Seller Name / Real Estate Agent Name]

**RE: FHA Pre-Qualification Letter**

Dear [Recipient Name],

We have performed a preliminary review of the financial information provided by **[Borrower Name(s)]** regarding their application for a mortgage loan. Based on a review of their credit report, income, and assets, they are pre-qualified for the purchase of a residential property under the following terms:

- **Loan Type:** FHA (Federal Housing Administration)
- **Maximum Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])
- **Loan Term:** [Number of Years] Years

**Property Requirements:**

This pre-qualification is specifically subject to the subject property being an **FHA-Approved Condominium**. The condominium project must be on the HUD approved list at the time of closing or meet FHA's Single-Unit Approval (SUA) requirements.

**Conditions:**

This letter is not a final loan approval or a commitment to lend. Final approval is subject to:

1. Verification of all financial documentation.
2. A satisfactory appraisal of the property.
3. Confirmation of the condominium's current FHA certification status.
4. A final review of the borrower's credit profile prior to closing.

We are confident in the borrower's ability to secure financing for a qualifying property. Should you have any questions, please feel free to contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Email Address]