

[Financial Institution Letterhead]

[Date]

RE: Construction-To-Permanent Loan Pre-Qualification

To [Borrower Name(s)],

Based on a preliminary review of the information provided, [Lender Name] is pleased to confirm that you have been pre-qualified for a Construction-to-Permanent loan for the project located at [Property Address/Lot Description].

Preliminary Loan Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Interest Rate:** [Rate]%
- **Loan Program:** [e.g., 30-Year Fixed / 12-Month Construction Phase]
- **Estimated Down Payment:** \$[Amount]

This pre-qualification is based on the following estimated project costs:

- **Land Value/Acquisition:** \$[Amount]
- **Estimated Hard/Soft Construction Costs:** \$[Amount]

Conditions for Final Approval:

This letter is not a formal commitment to lend. Final approval is subject to the following:

- Full verification of income, assets, and credit history.
- Review and approval of final construction plans and specifications.
- Signed contract with a licensed and insured General Contractor.
- Appraisal confirming the "as-completed" value of the subject property.
- Acceptable title report and builder review.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Phone Number]

[Email Address]