

[Lending Institution Name]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: FHA New Construction Pre-Qualification Letter

Borrower(s): [Borrower Full Name(s)]

Property Address: [Property Address or Lot Number/Subdivision]

Sales Price: \$[Amount]

Loan Amount: \$[Amount]

Loan Type: FHA Section 203(b)

To Whom It May Concern,

Based on a preliminary review of the credit report, income documentation, and assets provided by the Borrower(s) named above, [Lending Institution Name] has pre-qualified the Borrower(s) for the financing of a new construction residential property.

This pre-qualification is subject to the following FHA and lender requirements:

- Final underwriting approval of the Borrower's completed loan application.
- Verification of a valid Social Security Number.
- Satisfactory appraisal performed by an FHA-approved appraiser according to HUD New Construction guidelines.
- Issuance of a final Certificate of Occupancy by the local building authority.
- Submission of required FHA inspections, warranties, and builder certifications (Form HUD-92541 and HUD-92544).
- No material change in the Borrower's financial condition, employment status, or credit score prior to closing.

This letter is not an approval of a loan or a commitment to lend. It is intended to assist the Borrower(s) in the process of entering into a construction contract or purchase agreement.

If you have any questions regarding this pre-qualification, please contact me at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]