

**Date:** [Date]

**To:** [Builder/Seller Name]

**Project/Community:** [Project Name]

**Subject:** Letter of Pre-Qualification

To Whom It May Concern,

This letter serves to confirm that **[Borrower Name(s)]** has/have been pre-qualified for a mortgage loan for the purchase and construction of a new home located at **[Property Address or Lot Number]**.

Our preliminary review of the borrower's credit report, income documentation, and available assets indicates they meet the underwriting guidelines for the following loan terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA, Construction-to-Permanent]
- **Down Payment:** [Percentage or Dollar Amount]

This pre-qualification is based on current market interest rates and is subject to the following conditions:

- Verification of final construction plans and specifications.
- A satisfactory appraisal reflecting the "as-completed" value.
- No material change in the borrower's financial condition or credit score prior to closing.
- Final underwriting approval and issuance of a formal loan commitment.

We are prepared to work closely with [Builder Name] to ensure a smooth transition from the construction phase to permanent financing.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution]

[NMLS Number]

[Phone Number]

[Email Address]