

Date: [Date]

Lender Name: [Mortgage Company Name]

Lender Address: [Street Address, City, State, Zip]

Loan Officer: [Name] | **NMLS#:** [Number]

TO: [Seller/Builder Name]

RE: VA New Construction Pre-Qualification Letter

To Whom It May Concern,

We have performed a preliminary review of the financial information provided by **[Veteran/Borrower Name(s)]** regarding their eligibility for a VA Home Loan for the construction and purchase of a new single-family residence.

Based on our review of their credit report, income documentation, and available assets, the borrower is pre-qualified for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** VA New Construction (Spec/Turn-key)
- **Down Payment:** \$0.00 (100% Financing)
- **Entitlement:** Veteran has [Full/Remaining] entitlement available.

Property Address (if known): [Address or Lot Number]

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

- The Builder must be a VA-approved builder with a valid VA Builder ID number.
- The property must meet all VA Minimum Property Requirements (MPRs).
- A satisfactory VA appraisal and final inspection showing 100% completion.
- No material change in the borrower's financial position, employment, or credit score prior to closing.
- Issuance of a final 10-year insured structural warranty.

This letter is not an approval for a loan. A final loan commitment is subject to a full underwriting review of all documentation and a satisfactory title search.

If you have any questions regarding this pre-qualification or the VA New Construction process, please contact me directly at [Phone Number].

Sincerely,

[Signature]
[Loan Officer Name]
[Title]