[Lender Company Name]
[Lender Address]
[Lender City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

RE: Renovation Loan Pre-Qualification Letter

To Whom It May Concern,

Based on a preliminary review of the credit information and financial documentation provided by the applicant(s) listed below, **[Lender Company Name]** is pleased to confirm that they have been pre-qualified for a renovation mortgage loan.

Applicant Name(s): [Borrower Name(s)]
Property Address: [Property Address, or "TBD"]

Loan Terms:

- **Maximum Total Acquisition Cost (Purchase Price + Renovation Costs):** $[Amount]
- **Maximum Renovation Budget:** $[Amount]
- **Loan Program:** [e.g., FHA 203(k) / Fannie Mae Homestyle / VA Renovation]
- **Down Payment:** [Percentage]%

This pre-qualification is based on the following conditions:

1. A fully executed purchase contract.
2. Review and approval of a detailed contractor bid and renovation scope of work.
3. A "Subject-To-Completion" appraisal verifying the after-improved value of the property.
4. Final verification of income, assets, and credit prior to closing.
5. No material change in the applicant's financial position.

This letter is not an offer to lend or a final loan approval. It is intended to demonstrate the applicant's eligibility to pursue a renovation loan for the amounts specified above.

Sincerely,

[Loan Officer Name]
[Loan Officer NMLS #]
[Loan Officer Title]