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

RE: Renovation Loan Pre-Qualification Letter

To Whom It May Concern,

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

Borrower(s): [Borrower Name(s)]
Property Address: [Property Address/TBD]
Loan Program: [Loan Type, e.g., FHA 203k / HomeStyle]
Maximum Total Acquisition Cost: $[Amount]
Maximum Renovation Budget: $[Amount]

This pre-qualification is based on the following criteria:

- Review of credit report and credit score.
- Review of stated income and assets.
- Review of preliminary debt-to-income ratios.

Please note that this letter is not a final loan approval or a commitment to lend. Final approval is subject to several conditions, including but not limited to:

- Verification of all financial documentation.
- An "as-completed" appraisal of the property.
- Review and approval of the renovation contractor and detailed work write-up.
- Satisfactory title insurance and homeowners insurance.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]