

Date: [Date]

To: [Borrower Name(s)]

Address: [Borrower Address]

Subject: Conditional Mortgage Pre- Qualification

Dear [Borrower Name],

Based on a preliminary review of your unverified financial information and credit profile, you are conditionally pre-qualified for a mortgage loan under our **Credit Builder Program**. This letter indicates that you are on the right path toward homeownership as you continue to strengthen your credit standing.

Conditional Loan Details:

- **Estimated Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type, e.g., FHA / Conventional]
- **Maximum Purchase Price:** \$[Amount]

Required Conditions for Final Approval:

This pre-qualification is subject to the following credit-building and documentation requirements:

1. Maintenance of a minimum credit score of [Score] at the time of final application.
2. No new derogatory marks (late payments, collections, or judgments) during the building period.
3. No new lines of credit or significant debt increases.
4. Verification of stable employment and sufficient income.
5. Verification of down payment funds and closing costs.
6. Successful completion of a certified homebuyer education course (if required).

This letter is not a commitment to lend. A formal loan approval is subject to a full credit report, satisfactory appraisal of the selected property, and a final review of all financial documentation by our underwriting department.

We look forward to working with you as you reach your credit goals and prepare for your home purchase.

Sincerely,

[Loan Officer Name]
[Title]
[Lending Institution]
[NMLS Number]
[Contact Information]