

**Date:** [Insert Date]

**To:** [Applicant Name]

**Address:** [Applicant Address]

**City, State, Zip:** [City, State, Zip]

**Subject: Conditional Mortgage Pre-Qualification & Credit Restoration Plan**

Dear [Applicant Name],

Based on our preliminary review of your financial information and current credit profile, we are pleased to provide this conditional pre-qualification for a home mortgage loan in the amount of \$[Insert Amount].

Please note that this pre-qualification is **contingent** upon the successful completion of the following credit restoration actions:

- **Credit Score Improvement:** Achievement of a minimum middle FICO score of [Insert Target Score].
- **Debt Obligations:** Satisfaction or removal of the following accounts: [List specific accounts or "N/A"].
- **Dispute Resolution:** Resolution of all pending credit report disputes as required by underwriting guidelines.
- **New Credit:** Refraining from opening any new lines of credit or incurring additional debt during this period.

This letter is not a final loan approval or a commitment to lend. Final approval is subject to:

1. Verification of updated credit scores following the restoration process.
2. Verification of income, employment, and available funds for a down payment and closing costs.
3. A satisfactory property appraisal and title search.

We will continue to monitor your progress. This pre-qualification expires on [Insert Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]