

**Date:** [Date]

**To:** [Applicant Name(s)]

**Address:** [Applicant Address]

**Subject: FHA Credit-Rebuilding Pre-Qualification Letter**

Dear [Applicant Name(s)],

Based on a preliminary review of your provided financial information and current credit profile, we are pleased to issue this Pre-Qualification Letter for a Federal Housing Administration (FHA) insured mortgage loan.

This pre-qualification is based on the following estimated terms:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** FHA 203(b)
- **Required Down Payment:** [e.g., 3.5%]

**Credit-Rebuilding Status:**

Our review indicates that you are currently engaged in a credit-rebuilding process. To maintain this pre-qualification and reach final approval, the following conditions must be met:

- Maintain all current credit accounts in good standing with no new late payments.
- Provide documentation for the resolution of [Specific Collections/Disputes, if applicable].
- Maintain a minimum qualifying FICO score of [Required Score] at the time of final application.
- Avoid opening any new lines of credit or making large financed purchases.

This letter is not a final loan approval or a commitment to lend. Final approval is subject to a full credit report, satisfactory appraisal of the subject property, verification of income and employment, and meeting all HUD/FHA underwriting guidelines.

This pre-qualification expires on [Expiration Date, typically 60-90 days].

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lending Institution Name]

[Phone Number]

[Email Address]