

Date: [Date]

To: [Borrower Name]

Address: [Borrower Address]

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

RE: LETTER OF PRE-QUALIFICATION (CREDIT-REBUILDING PROGRAM)

Dear [Borrower Name],

Based on a preliminary review of the financial information and credit report provided, [Lender Name] has pre-qualified you for a mortgage loan under our Credit-Rebuilding Program. This program is specifically designed to assist borrowers who are actively working to improve their credit standing.

Loan Details:

- **Estimated Loan Amount:** \$[Amount]
- **Loan Program:** [Program Name/Type]
- **Maximum Purchase Price:** \$[Amount]
- **Estimated Down Payment:** [Percentage]%

Pre-Qualification Conditions:

This pre-qualification is subject to the following credit-rebuilding requirements:

- Maintenance of all current credit accounts in good standing (no new late payments).
- No new lines of credit or large debts incurred prior to closing.
- Verification of consistent income and employment history.
- [Additional Condition, e.g., Completion of a credit counseling course].

Please note that this is not a final loan approval or a commitment to lend. Final approval is subject to a full underwriting review, a satisfactory property appraisal, clear title search, and no material changes to your financial or credit status.

We look forward to helping you achieve your goal of homeownership.

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lender Name]

[Phone Number]

[Email Address]