

Date: [Date]

To: [Borrower Name]

Address: [Borrower Address]

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

Subject: FHA Graduate Pre-Qualification Letter

Dear [Borrower Name],

Congratulations on your recent graduation. Based on our preliminary review of your credit profile, recent educational transcripts, and projected employment information, you have been pre-qualified for an FHA-insured mortgage loan under the following terms:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Program:** FHA 203(b)
- **Down Payment:** 3.5% (Minimum)

As a recent graduate, we have utilized FHA guidelines allowing for the inclusion of your degree program or technical training in lieu of a two-year work history, provided you have secured full-time employment in a related field or have a formal offer of employment.

This pre-qualification is subject to the following conditions:

1. Verification of final graduation transcripts and diploma.
2. Submission of a valid employment contract or recent pay stubs.
3. Satisfactory appraisal of the subject property.
4. Verification of sufficient funds for down payment and closing costs.
5. Final underwriting approval and no material change in your financial situation.

This letter is not an offer to lend or a final commitment. It is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]