

Date: [Date]

To: [Applicant Name(s)]

Property Address: [Property Address or "To Be Determined"]

MORTGAGE PRE-APPROVAL LETTER

Dear [Applicant Name(s)],

We are pleased to inform you that based on our automated underwriting system and a verified review of your financial documentation, you are pre-approved for a mortgage loan under the following terms:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., Conventional, FHA, VA]
- **Loan Term:** [e.g., 30-Year Fixed]
- **Down Payment:** [Percentage]%

Verification Details:

This pre-approval is based on a comprehensive automated decisioning process which included the verification of:

- Credit history and credit score
- Income and employment documentation
- Asset and bank statements
- Debt-to-income ratios

Conditions:

This approval is subject to the following conditions:

- A fully executed purchase agreement for a qualifying property.
- A satisfactory property appraisal meeting lender requirements.
- Clear title report and proof of homeowners insurance.
- No material change in your financial condition, credit score, or employment status prior to closing.

This letter is valid until [Expiration Date].

Congratulations on taking this step toward homeownership. Please provide this letter to your real estate agent when submitting an offer.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]

[Phone Number]