

Date: [Current Date]

Loan Number: [Loan Reference Number]

MORTGAGE PRE-APPROVAL LETTER

Borrower(s): [Borrower Name(s)]

Property Address: [Property Address or TBD]

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a residential mortgage loan through our automated underwriting system. This determination is based on a review of the credit report, income documentation, and asset verification provided.

Loan Terms:

- **Maximum Sales Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Type:** [Loan Program, e.g., Conventional/FHA/VA]
- **Term:** [Number of Months]
- **Down Payment:** [Percentage]%

Conditions of Pre-Approval:

- Subject to a fully executed purchase agreement.
- Subject to a satisfactory appraisal of the subject property.
- Subject to clear title and evidence of adequate homeowners insurance.
- No material change in the borrower's financial condition, employment, or credit score prior to closing.

This letter is issued for the purpose of negotiating a purchase offer and is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]

[Phone Number]