

Date: [Date]

Loan Number: [Loan Number]

CONDITIONAL PRE-APPROVAL LETTER

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

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

Sales Price: \$[Amount]

Loan Amount: \$[Amount]

Loan Program: [Program Name - e.g., Conventional/FHA/VA]

Dear [Borrower Name],

Congratulations. Based on the information provided in your initial application and a preliminary review of your credit report, your loan application has received an "Approve/Eligible" finding from our Automated Underwriting System (AUS).

This conditional pre-approval is subject to the following requirements:

- Verification of all income and employment documentation.
- Verification of sufficient funds for down payment and closing costs.
- A fully executed purchase contract for the subject property.
- A satisfactory property appraisal meeting lender and investor guidelines.
- Satisfactory title insurance commitment and evidence of hazard insurance.
- Final review and approval by a human underwriter.
- No material change in your financial condition or credit score prior to closing.

This letter is not a commitment to lend. It is an estimate of the loan amount for which you may qualify based on current market interest rates and the information you have provided to date.

This pre-approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]