

**Date:** [Date]

**To:** [Seller Name / To Whom It May Concern]

**Property Address:** [Property Address or "TBD"]

# **AUTOMATED UNDERWRITING SYSTEM (AUS) VERIFIED PRE-APPROVAL**

Dear [Recipient Name],

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a mortgage loan to purchase a home. This pre-approval is based on a comprehensive review of the borrower's credit report, income documentation, and asset statements.

Furthermore, the loan application has been electronically processed through an **Automated Underwriting System (AUS)**, resulting in a status of **[Approve/Eligible or Accept]**.

## **Loan Terms:**

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

This pre-approval is subject to the following conditions:

1. Execution of a final purchase contract.
2. A satisfactory appraisal of the subject property to support the purchase price.
3. Final verification of employment and financial status prior to closing.
4. Evidence of clear title and adequate homeowner's insurance.
5. No material change in the borrower's financial condition or credit score.

We are confident in the borrower's ability to close this transaction. Should you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]