

**Date:** [Current Date]

# **DESKTOP UNDERWRITER VERIFIED PRE-APPROVAL LETTER**

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

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

**Property Address:** [Property Address / TBD]

**Purchase Price:** \$[Amount]

**Loan Amount:** \$[Amount]

**Loan Type:** [Conventional/FHA/VA]

To Whom It May Concern,

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

Specifically, this file has been processed through **Fannie Mae's Desktop Underwriter (DU)**, and we have received an "**Approve/Eligible**" findings report. Our underwriting team has verified the following information:

- **Credit History:** A tri-merge credit report has been pulled and meets all program guidelines.
- **Income & Employment:** Paystubs, W2s, and/or tax returns have been reviewed and verified.
- **Assets:** Bank statements have been verified to ensure sufficient funds for the down payment and closing costs.

This approval is subject only to the following standard conditions:

1. An executed purchase agreement for the subject property.
2. A satisfactory appraisal report confirming the property value and condition.
3. A valid title insurance commitment.
4. No material change in the borrower's financial condition or credit score prior to closing.

This letter is not a commitment to lend; however, based on the verified data, we are confident in the borrower's ability to close this transaction in a timely manner.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Company Name]

[Phone Number]

[Email Address]