

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address / TBD]

DIGITALLY UNDERWRITTEN SYSTEM VERIFIED PRE-APPROVAL LETTER

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a mortgage loan through our automated underwriting system. This approval is based on a comprehensive digital verification of the applicant's financial profile.

Loan Terms and Conditions:

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

Verification Details:

Our digital underwriting system has successfully verified the following components:

- **Credit:** A tri-merge credit report has been pulled and reviewed.
- **Income:** Verified via direct digital link to employer/tax records.
- **Assets:** Verified via direct digital link to financial institutions.

This pre-approval is subject to a fully executed purchase contract, a satisfactory appraisal of the subject property, and no material change in the applicant's financial condition prior to closing.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Company Name]

[Phone Number]

[Email Address]