

**Date:** [Date]

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

**Address:** [Borrower Address]

**RE: Electronic Underwriting Verified Pre-Approval**

Dear [Borrower Name(s)],

We are pleased to inform you that your mortgage application has been reviewed and successfully processed through our automated electronic underwriting system. Based on the credit, income, and asset documentation provided, you are pre-approved for a home mortgage loan under the following terms:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Program:** [Program Type, e.g., Fixed-Rate/FHA/VA]
- **Down Payment:** [Percentage/Amount]%
- **Property Type:** [Single Family/Condo/etc.]

**Underwriting Status:** This pre-approval is based on a comprehensive review of your credit report and an automated underwriting system (AUS) finding of "Approve/Eligible." Your income and assets have been electronically verified.

This pre-approval is subject to the following conditions:

1. Execution of a fully signed purchase agreement.
2. A satisfactory property appraisal meeting lender requirements.
3. A final review of a clear title report and evidence of property insurance.
4. No material change in your financial condition, credit score, or employment status prior to closing.

This letter is valid until [Expiration Date]. We look forward to working with you and your real estate professional to finalize your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS ID Number]

[Phone Number]