

DATE: [Date]

TO: [Seller Name / Interested Parties]

RE: Pre-Approval for [Borrower Name(s)]

Dear [Name],

We are pleased to inform you that [**Borrower Name(s)**] has been pre-approved for a residential mortgage loan through [**Lending Institution Name**]. This determination is based on a formal review of the applicant's credit report and financial documentation.

This loan application has been processed through **Fannie Mae's Desktop Underwriter (DU)** automated system and has received an "**Approve/Eligible**" finding under the following terms:

- **Maximum Sales Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., Conventional 30-Year Fixed]
- **Down Payment:** [Percentage]%
- **Property Type:** [e.g., Single Family Residence]

This pre-approval is subject to the following standard conditions:

1. Execution of a fully signed purchase agreement.
2. A satisfactory real estate appraisal verifying the property value.
3. Final verification of employment and liquid assets prior to closing.
4. No material change in the borrower's financial position or credit profile.
5. Clear title report and evidence of homeowners insurance.

Should you have any questions regarding this pre-approval or the borrower's ability to close, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]

[Phone Number]

[Email Address]