

## LOAN PRODUCT ADVISOR VERIFIED PRE-APPROVAL LETTER

Date: [Date]

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

Property Address: [Property Address or "To Be Determined"]

Loan Amount: \$[Amount]

Purchase Price: \$[Amount]

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been pre-approved for a mortgage loan. This determination is based on a review of their credit report, income documentation, and asset statements.

This loan application has been processed through Freddie Mac's **Loan Product Advisor (LPA)** automated underwriting system and has received a status of "**Accept.**"

This pre-approval is subject to the following conditions:

- A fully executed purchase agreement.
- A satisfactory appraisal of the subject property to verify value and condition.
- Final verification of employment and updated financial documents prior to closing.
- No material change in the borrower's financial position or credit score.
- Clear title report and evidence of valid homeowners insurance.

This letter is not a final commitment to lend but indicates that the borrower meets the initial underwriting requirements for the loan program specified.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution]

[Phone Number]