

Date: [Date]

Loan Number: [Loan Number]

AUTOMATED UNDERWRITING PRE-APPROVAL LETTER

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

Property Address: [Property Address or "TBD"]

Dear [Borrower Name(s)],

Based on the information provided in your formal loan application and a review of your credit report, we are pleased to inform you that your loan request has received a **System Generated Pre-Approval** subject to the terms and conditions outlined below.

Loan Terms:

- **Loan Program:** [Loan Program Type]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Interest Rate:** [Rate]% (Subject to market fluctuations unless locked)
- **Loan Term:** [Number of Months/Years]

Conditions for Final Approval:

- Verification of a fully executed purchase contract.
- Satisfactory property appraisal and title report.
- Final verification of employment and current income.
- Verification of sufficient funds to close.
- No material change in financial condition or credit score.
- Review and approval of all required documentation by a human underwriter.

This letter is generated by an automated underwriting system (AUS) and does not constitute a final commitment to lend. This pre-approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS ID Number]

[Phone Number]