

Subject: Conditional Pre-Approval Letter - High-Balance Loan

Date: [Insert Date]

To: [Borrower Name(s)]

Property Address: [TBD or Specific Address]

Dear [Borrower Name],

We are pleased to inform you that you have been conditionally pre-approved for a high-balance mortgage loan based on a preliminary review of your credit profile and financial documentation. This pre-approval is subject to the terms and conditions outlined below:

- **Loan Amount:** \$[Insert Amount]
- **Loan Program:** [Insert Program, e.g., Conventional High-Balance]
- **Maximum Purchase Price:** \$[Insert Amount]
- **Down Payment:** [Insert Percentage/Amount]

Appraisal Requirement:

As this is a high-balance loan request, this pre-approval is strictly contingent upon a satisfactory full interior and exterior appraisal performed by a certified appraiser. The appraisal must support the purchase price and meet all lender and secondary market guidelines regarding property condition, location, and comparable sales.

Additional Conditions:

- Final verification of income, employment, and liquid assets.
- A fully executed purchase agreement.
- Satisfactory title insurance commitment and homeowners insurance.
- No material change in your financial situation or credit score prior to closing.

This letter is not a commitment to lend. A formal commitment is issued only after full underwriting approval and the satisfaction of all loan conditions.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Company Name]

[Contact Information]