Date: [Date]

To: [Borrower Name(s)]
Subject: FHA Conditional Loan Pre-Approval

Dear [Borrower Name(s)],

We are pleased to inform you that you have been conditionally pre-approved for an FHA-insured mortgage loan based on a preliminary review of your credit profile and financial information provided.

Loan Terms and Conditions:

- **Maximum Loan Amount:** $[Amount]
- **Loan Program:** FHA (Federal Housing Administration)
- **Maximum Sales Price:** $[Amount]
- **Minimum Down Payment:** [Percentage]% ($[Amount])
- **Interest Rate:** [Rate]% (Subject to market fluctuations until locked)

This pre-approval is subject to the following conditions:

1. Execution of a valid purchase agreement for a property meeting FHA requirements.
2. Satisfactory property appraisal and FHA inspection confirming the home meets HUD safety and habitability standards.
3. Final verification of employment, income, and assets prior to closing.
4. Documentation confirming the source of the down payment and closing costs.
5. No material change in your financial situation, credit score, or debt-to-income ratio.
6. Final underwriting approval and issuance of a HUD Case Number.

This letter is not a final commitment to lend. This pre-approval will expire on [Expiration Date].

Congratulations on taking this first step toward homeownership. Please contact us when you have identified a property.

Sincerely,

[Loan Officer Name]
[NMLS ID Number]
[Lending Institution Name]
[Phone Number]
[Email Address]