Date: [Date]

To: [Borrower Name(s)]
Property Address: [Property Address/TBD]

Subject: FHA Final Loan Pre-Approval

Dear [Borrower Name],

We are pleased to inform you that you have been granted a final pre-approval for an FHA-insured mortgage loan for the purchase of a primary residence. This determination is based on a comprehensive review of your credit history, income documentation, and financial assets.

Loan Terms and Details:

- **Loan Program:** FHA 203(b)
- **Maximum Loan Amount:** $[Amount]
- **Down Payment Requirement:** [Percentage]% ($[Amount])
- **Interest Rate:** [Rate]% (Subject to market fluctuations until locked)
- **Loan Term:** [Number of Months] months

Conditions of Pre-Approval:

This final pre-approval is subject to the following standard FHA requirements:

1. An acceptable FHA appraisal confirming the property meets HUD's Minimum Property Standards.
2. A valid and executed purchase contract for the subject property.
3. Satisfactory title insurance commitment and hazard insurance policy.
4. Verification that no material changes have occurred in your financial status, employment, or credit score prior to closing.
5. Final underwriting review and issuance of a "Clear to Close."

This letter is not a commitment to lend until all FHA guidelines are met and a final compliance review is completed. This pre-approval is valid until [Expiration Date].

Congratulations on reaching this milestone. We look forward to working with you to close your loan.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS ID Number]

[Lending Institution Name]
[Phone Number]