**Date:** [Date]

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

# FHA INCOME VERIFIED PRE-APPROVAL LETTER

Dear [Borrower Name(s)],

We are pleased to inform you that we have completed a formal review of your financial profile. Based on the documentation provided, you have been pre-approved for an FHA insured mortgage loan under the following terms:

- **Maximum Purchase Price:** $[Amount]
- **Loan Amount:** $[Amount]
- **Loan Program:** FHA 203(b) Fixed Rate
- **Down Payment:** [Percentage]% ($[Amount])

**Verification Performed:**
This pre-approval is based on a comprehensive review of your credit report, verified income (W-2s/Tax Returns), and asset statements. Your debt-to-income ratio and employment history meet current FHA guidelines.

**Conditions for Final Approval:**
This letter is not a commitment to lend. Final loan approval is subject to the following:

- A fully executed purchase agreement.
- A satisfactory property appraisal meeting FHA standards.
- Satisfactory title insurance and evidence of hazard insurance.
- No material change in your financial condition, employment, or credit score.
- Compliance with all final FHA underwriting requirements.

This pre-approval expires on [Expiration Date].

Congratulations on taking this step toward homeownership. Please contact us if you have any questions or when you have found a property.

Sincerely,

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

[Lending Institution Name]
[Phone Number]