Date: [Date]

Primary Applicant: [Primary Applicant Name]
Co-Applicant: [Co-Applicant Name]
Property Address: [Property Address/TBD]

To Whom It May Concern,

We are pleased to inform you that [Primary Applicant Name] and [Co-Applicant Name] have been pre-approved for a Federal Housing Administration (FHA) insured mortgage loan. This determination is based on a review of their joint credit report, income documentation, and financial assets.

The terms of this pre-approval are as follows:

- **Maximum Loan Amount:** $[Amount]
- **Maximum Purchase Price:** $[Amount]
- **Loan Type:** FHA Fixed Rate
- **Down Payment:** [Percentage]%

This pre-approval is subject to the following conditions:

- The subject property meeting all FHA minimum property standards.
- An acceptable appraisal supporting the purchase price.
- Verification of clear title and adequate homeowners insurance.
- No material change in the applicants' financial position, credit score, or employment status prior to closing.

This letter is not a final commitment to lend but serves as an indication of the applicants' creditworthiness according to FHA guidelines. This pre-approval expires on [Expiration Date].

Sincerely,

[Loan Officer Name]
[Title]
[Lending Institution Name]
[NMLS Number]
[Phone Number]