

Date: [Date]

To: [Seller Name / Listing Agent Name]

Regarding Property Address: [Full Property Address]

Dear [Seller/Agent Name],

We are pleased to provide this property-specific pre-approval letter for **[Borrower Name(s)]** regarding the purchase of the property located at **[Property Address]**.

Based on our review of the borrowers' credit report, income documentation, and asset statements, they are pre-approved for an FHA-insured mortgage loan under the following terms:

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

This pre-approval is specifically tailored to the property listed above and is subject to the following conditions:

- The property must meet FHA Minimum Property Standards (MPS).
- A satisfactory appraisal must be received, confirming the value and FHA compliance.
- Clear title and adequate homeowners insurance must be obtained.
- No material change in the borrowers' financial condition or credit score prior to closing.

The borrowers have sufficient funds for the required down payment and closing costs. We are confident in their ability to close this transaction in a timely manner.

If you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]