[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]
[NMLS ID Number]

Date: [Current Date]

Subject: FHA Mortgage Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for an FHA insured mortgage loan for the purchase of a primary residence. This determination is based on a preliminary review of the borrower's credit report, income documentation, and financial assets.

Loan Terms and Conditions:

- **Maximum Purchase Price:** $[Amount]
- **Maximum Loan Amount:** $[Amount]
- **Loan Program:** FHA (Federal Housing Administration)
- **Down Payment:** [Minimum 3.5%]
- **Loan Term:** [30 Years / 15 Years]

This pre-approval is subject to the following standard conditions:

1. An executed sales contract for a property located in an eligible area.
2. The property must meet all FHA Minimum Property Standards (MPS) as determined by a certified FHA appraisal.
3. No material change in the borrower's financial condition, credit score, or employment status prior to closing.
4. Final underwriting approval and verification of all updated documentation.
5. Compliance with maximum FHA loan limits for the specific county where the property is located.

This letter is not a commitment to lend but is an indication of the borrower's creditworthiness and ability to obtain financing under current market conditions. This pre-approval expires on [Expiration Date].

If you have any questions regarding this pre-approval, please contact me directly at [Phone Number].

Sincerely,

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