Date: [Current Date]

Lender Name: [Mortgage Company Name]
Lender Address: [Street Address, City, State, Zip]
Phone: [Phone Number]

RE: VA Loan Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a VA Home Loan for the purchase of a primary residence. Our review included a preliminary evaluation of their credit report, income documentation, and available assets.

Loan Terms & Conditions:

- **Maximum Purchase Price:** $[Amount]
- **Loan Type:** VA Fixed Rate
- **Down Payment:** $[Amount] (0% Down Payment eligible)
- **Certificate of Eligibility (COE):** [Status: Issued/Pending]

This pre-approval is based on current market interest rates and is subject to the following standard conditions:

1. An executed sales contract for a qualifying property.
2. A satisfactory VA appraisal and "Notice of Value" (NOV) meeting VA Minimum Property Requirements (MPR).
3. Verification of final credit, employment, and financial status prior to closing.
4. The borrower maintaining their current financial profile without new significant debts.

The borrower is a qualified Veteran/Service Member eligible for VA home loan benefits. We look forward to working with you to complete this transaction.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]
[Email Address]