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

Date: [Current Date]

TO WHOM IT MAY CONCERN:

Subject: VA Loan Pre-Qualification Letter

This letter serves to certify that **[Borrower Name(s)]** has/have been pre-qualified for a Department of Veterans Affairs (VA) home loan based on a preliminary review of their financial information and credit history.

Based on the information provided, the applicant is pre-qualified for the following terms:

- **Maximum Purchase Price:** $[Amount]
- **Loan Type:** VA Guaranteed Rural/Urban Loan
- **Down Payment:** $0.00 (Standard VA 100% Financing)
- **Loan Term:** [Number of Months, e.g., 360]

This pre-qualification is subject to the following conditions:

1. Verification of a valid Certificate of Eligibility (COE).
2. A fully executed sales contract for a property meeting VA Minimum Property Requirements (MPRs).
3. A satisfactory VA appraisal and home inspection.
4. Final underwriting approval and verification of employment, income, and assets prior to closing.
5. No material changes in the applicant's financial position or credit score.

This is not a final loan commitment. However, based on our initial assessment, the applicant meets the basic eligibility requirements for a VA-backed mortgage.

Sincerely,

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