

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: Standard Rural Housing Program Pre-Approval

To Whom It May Concern,

We are pleased to inform you that **[Applicant Name(s)]** has been pre-approved for a mortgage loan under the **[USDA Rural Development / Rural Housing Program]**.

Based on a preliminary review of credit, income, and financial documentation provided by the applicant, they are qualified for the following terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Term:** [Number of years, e.g., 30 Years]
- **Loan Type:** Fixed-Rate Rural Housing Loan
- **Down Payment Requirement:** [e.g., 0% / Zero Down]

This pre-approval is subject to the following conditions:

1. The subject property must be located within a USDA-eligible rural area.
2. The property must meet all USDA Rural Development minimum property requirements and safety standards.
3. A satisfactory appraisal must be received by the lender.
4. Final verification of employment, income, and credit prior to closing.
5. No material change in the applicant's financial position or debt-to-income ratio.

This letter is not a final commitment to lend. A formal commitment is issued only after a specific property is identified and the full underwriting process is completed.

This pre-approval expires on: **[Expiration Date]**.

Sincerely,

[Loan Officer Signature]

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]