

[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]
[Phone Number]

Date: [Month Day, Year]

Subject: USDA Rural Development Mortgage Pre-Approval

To: [Borrower Name(s)]
Property Address: [Address or "TBD"]

Dear [Borrower Name(s)],

Based on a preliminary review of your credit report, income documentation, and financial assets, we are pleased to inform you that you have been pre-approved for the USDA Rural Development Single Family Housing Guaranteed Loan Program.

The details of this pre-approval are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Term:** [Number of Years] Years
- **Interest Rate:** [Rate]% (Subject to market fluctuations until locked)
- **Loan Type:** USDA Rural Development Guaranteed

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 USDA minimum property standards and pass a certified appraisal.
3. Total household income must remain within the USDA Rural Development income limits for the county where the property is located.
4. There must be no material change in your financial status, employment, or credit score prior to closing.
5. Final underwriting approval and issuance of a Conditional Commitment from the USDA.

This letter is not a commitment to lend. Final approval is contingent upon a fully executed sales contract and a satisfactory title search.

This pre-approval expires on: [Expiration Date]

Sincerely,

[Loan Officer Name]
[Title]

[NMLS Number]

[Lending Institution Name]