

Date: [Current Date]

Subject: USDA Single Family Housing Conditional Pre-Approval Letter

To: [Applicant Name(s)]

Property Address: [TBD or Property Address]

Loan Amount: \$[Amount]

Dear [Applicant Name(s)],

Based on a preliminary review of the financial information provided, you have been conditionally pre-approved for the USDA Single Family Housing Guaranteed Loan Program. This pre-approval is based on your creditworthiness, income eligibility for the specified county, and current debt obligations.

This conditional pre-approval is subject to the following requirements:

- The property must be located in a USDA-eligible rural area.
- The property must meet the USDA's Minimum Property Requirements (MPR) as determined by a certified appraisal.
- Verification of final income, employment, and assets prior to closing.
- Final underwriting approval and the issuance of a Conditional Commitment (Form RD 3555-18) from the USDA.
- No material change in your financial condition or credit score before the loan closing date.

This letter is not a final commitment to lend. It is intended to assist you in your search for a home and to provide evidence to sellers of your borrowing capacity.

This pre-approval expires on: [Expiration Date]

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]