

Date: [Insert Date]

To: [Seller Name / Real Estate Agent Name]

Subject: Mortgage Pre-Approval for [Applicant Name(s)]

Dear [Recipient Name],

This letter confirms that [Lender Name] has reviewed the financial profile of [Applicant Name(s)] and has pre-approved them for a mortgage loan to purchase a residential property.

Pre-Approval Details:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / Conventional / FHA]

Verification Process:

Our evaluation included a comprehensive review of the applicants' credit history, income documentation, and personal bank statements. Based on the provided bank statements from [Bank Name], we have verified that sufficient funds are available for the required down payment and closing costs.

Conditions:

This pre-approval is subject to a fully executed purchase agreement, a satisfactory property appraisal, clear title report, and no material change in the applicants' financial status or credit score prior to closing.

We are confident in the applicants' ability to complete this transaction. Please contact me directly at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Signature]

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]