

[Lender Logo/Letterhead]

Date: [Current Date]

Subject: Pre-Approval for Closing Cost and Down Payment Assistance

To Whom It May Concern,

This letter serves to confirm that **[Borrower Name(s)]** has been pre-approved for mortgage financing and specific financial assistance programs through **[Lending Institution Name]**.

Based on a preliminary review of credit, income, and assets, the borrower is eligible for the following:

- **Maximum Purchase Price:** \$[Amount]
- **Down Payment Assistance Amount:** \$[Amount]
- **Closing Cost Assistance Amount:** \$[Amount]
- **Assistance Program Name:** [Program Name, e.g., State Housing Authority / Grant]

Conditions of Pre-Approval:

- Verification of a fully executed purchase contract.
- Satisfactory appraisal meeting program requirements.
- Clear title report and proof of homeowners insurance.
- No material change in the borrower's financial status or credit score.

This assistance is intended to be applied toward the minimum required investment and/or the total closing costs associated with the purchase of a primary residence. This letter is valid until **[Expiration Date]**.

If you have any questions regarding this pre-approval or the specific assistance programs, please contact me directly at **[Phone Number]**.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]