[Lender or Organization Letterhead]

[Date]
[Borrower Name]
[Borrower Address]
[City, State, Zip]

RE: Pre-Approval for Conventional Down Payment Assistance (DPA)

Dear [Borrower Name],

We are pleased to inform you that you have been pre-approved for down payment assistance in conjunction with a Conventional First Mortgage loan. This determination is based on a preliminary review of your credit report, income documentation, and program eligibility requirements.

Assistance Details:

- **DPA Program Name:** [Program Name]
- **Assistance Amount:** $[Amount] (or [Percentage]%)
- **Type of Assistance:** [Grant / Deferred Loan / Forgivable Loan]
- **First Mortgage Type:** Conventional [30-Year / 15-Year] Fixed Rate
- **Maximum Purchase Price:** $[Amount]

Conditions of Pre-Approval:

This pre-approval is subject to the following conditions:

- The subject property must meet program guidelines and pass a standard appraisal.
- No material changes to your credit score, employment status, or financial obligations.
- Final underwriting approval of the first mortgage and DPA subordinate financing.
- Receipt of a fully executed purchase contract for a qualifying property.

This letter is not a commitment to lend. Final approval is subject to a satisfactory title search, appraisal, and verified compliance with all program-specific regulations.

Congratulations on taking this step toward homeownership. Should you or your real estate agent have any questions, please contact our office at [Phone Number].

Sincerely,

[Officer Signature]
[Officer Name]
[Title]
[NMLS ID Number]
[Organization Name]