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

Date: [Current Date]

Subject: FHA First-Time Homebuyer Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a mortgage loan through the Federal Housing Administration (FHA) program, specifically designed for first-time homebuyers.

Based on a preliminary review of credit, income, and financial documentation provided, the borrower(s) qualifies for the following terms:

- **Maximum Loan Amount:** $[Amount]
- **Maximum Sales Price:** $[Amount]
- **Loan Type:** FHA Fixed Rate
- **Term:** [Number of Months/Years]
- **Minimum Down Payment:** [Percentage, e.g., 3.5%]

Conditions of Pre-Approval:

- Subject to a satisfactory appraisal meeting FHA Minimum Property Standards.
- Subject to a final review of the fully executed sales contract.
- Subject to verification of continued employment and no material changes to financial status.
- Subject to a final title search and proof of homeowners insurance.

This letter is not a final commitment to lend; however, it indicates that the borrower(s) meets the initial underwriting guidelines for an FHA-insured mortgage. This pre-approval is valid until **[Expiration Date]**.

If you have any questions regarding this pre-approval, please feel free to contact me directly.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS ID Number]
[Email Address]