

[State Housing Authority Name]
[Department Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]
[Date]

RE: Down Payment Assistance Pre-Approval Letter

Applicant Name(s): [Applicant Name(s)]
Application ID: [ID Number]

Dear [Applicant Name],

Congratulations. Based on the preliminary review of your application and financial documentation, you have been pre-approved for down payment assistance through the [Name of Specific Housing Program].

The terms of this pre-approval are as follows:

- **Maximum Assistance Amount:** \$[Dollar Amount]
- **Program Type:** [e.g., Second Mortgage / Deferred Loan / Grant]
- **Expiration Date:** [Date]

This pre-approval is subject to the following conditions:

1. The subject property must meet all program eligibility requirements and pass a required inspection.
2. The applicant must secure a primary mortgage through a participating lender.
3. Final approval is subject to a review of the fully executed purchase contract.
4. Applicant must complete a certified Homebuyer Education course prior to closing.
5. Verification of continued employment and income stability prior to funding.

This letter is not a guarantee of funds or a commitment to lend. Final funding is contingent upon the availability of program funds at the time of closing and the satisfaction of all program guidelines.

Please present this letter to your real estate agent and primary mortgage lender. If you have any questions, please contact our office at [Phone Number].

Sincerely,

[Officer Name]
[Title]
[State Housing Authority Name]