

Date: [Date]

Borrower(s): [Borrower Name(s)]

Property Address/Legal Description: [Property Address or Lot Info]

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been conditionally pre-approved for a Construction-to-Permanent loan through [Lender Name] for the construction of a single-family residence.

Loan Terms:

- **Maximum Total Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., FHA, VA, Conventional] Construction-to-Perm
- **Maximum LTV:** [Percentage]%

This pre-approval is based on a preliminary review of the borrower's credit report, income documentation, and asset statements. This letter does not constitute a final loan commitment.

Final approval is subject to the following conditions:

- Review and approval of the final construction contract and cost breakdown.
- Review and approval of the builder/contractor credentials.
- A satisfactory appraisal of the property "subject to completion" per plans and specs.
- A final review of the borrower's financial profile prior to closing.
- Satisfactory title report and builder's risk insurance.

This pre-approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]

[NMLS Number]

[Phone Number]