

[Lender Logo/Letterhead]

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

[Date]

RE: Mortgage Pre-Approval for Custom Construction

To Whom It May Concern,

This letter serves as official notification that **[Borrower Name(s)]** has been pre-approved for a construction-to-permanent mortgage loan for the purpose of building a custom primary residence.

Based on a preliminary review of credit history, income documentation, and financial assets, the borrower is qualified for the following terms:

- **Maximum Total Acquisition Cost:** \$[Amount]
- **Loan Program:** [e.g., Construction-to-Perm Fixed Rate]
- **Down Payment Amount:** \$[Amount] / [Percentage]%
- **Expiration Date:** [Date]

This pre-approval is specifically for a custom build and includes considerations for land acquisition and construction costs. Final approval is subject to the following conditions:

- A fully executed construction contract with a licensed and insured builder.
- Review and approval of final architectural plans and specifications.
- A satisfactory "subject to completion" appraisal of the project.
- Verification of clear title for the subject property.
- No material change in the borrower's financial status or credit profile prior to closing.

We look forward to working with the builders and developers involved in this project. Should you have any questions regarding this pre-approval, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]
[Lender Name]