

Date: [Date]

Lender Name: [Lender Name]

Loan Officer: [Officer Name]

NMLS Number: [NMLS Number]

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

Property Address/Lot: [Property Address or Lot Number]

Builder Name: [Builder/Developer Name]

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been pre-approved for an end-loan permanent mortgage for the purchase of the new construction property listed above.

Loan Details:

- **Loan Program:** [e.g., Conventional, FHA, VA]
- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%

This pre-approval is based on a preliminary review of the borrower's credit report, income documentation, and asset statements. This letter confirms that the borrower qualifies for a long-term mortgage to take out the builder's construction financing upon the completion of the home.

This commitment is subject to the following conditions:

- A satisfactory appraisal of the completed property.
- Final inspection and issuance of a Certificate of Occupancy.
- No material change in the borrower's financial condition or credit score prior to closing.
- Verification of a valid executed purchase agreement with the builder.
- Final underwriting approval.

This pre-approval is valid until [Expiration Date]. We look forward to working with you to complete the financing of this new home.

Sincerely,

[Signature]

[Loan Officer Name]

[Phone Number]

[Email Address]