

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: JUMBO CONSTRUCTION PRE-APPROVAL LETTER

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

Project Address: [Property Address/Parcel Number]

Builder: [Builder Name/Company]

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been pre-approved for a Jumbo Construction-to-Permanent loan through [Lending Institution Name]. This pre-approval is based on a preliminary review of the borrower's creditworthiness, income, and financial documentation.

Loan Terms & Details:

- **Maximum Total Loan Amount:** \$[Amount]
- **Maximum Acquisition/Construction Cost:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / 7/1 ARM Jumbo Construction]
- **Down Payment Provided:** \$[Amount] / [Percentage]%

This pre-approval is subject to the following conditions:

1. Review and final approval of the full construction contract and detailed specifications.
2. A satisfactory appraisal of the subject property "as-complete" by a certified appraiser.
3. Final approval of the builder's credentials and licensing by our risk department.
4. No material change in the borrower's financial position, credit score, or employment status.
5. Verification of clear title and valid building permits.

This letter is not a commitment to lend, but rather an indication of the borrower's purchasing power for a high-balance construction project. This pre-approval is valid until [Expiration Date].

If you have any questions regarding this pre-approval, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]
[Email Address]