

Date: [Date]

To: [Builder Name / Seller Name]

Project/Community: [Project Name]

Subject: Mortgage Pre-Approval for New Construction

Dear [Builder Name],

This letter serves as official confirmation that **[Borrower Name(s)]** has/have been pre-approved for a mortgage loan for the purchase of a new construction home.

Loan Details:

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

Conditions of Pre-Approval:

This pre-approval is based on a comprehensive review of the borrower's credit report, income documentation, and asset statements. Final approval is subject to the following:

- Satisfactory appraisal of the completed subject property.
- No material change in the borrower's financial position or credit score.
- A fully executed purchase agreement between the builder and borrower.
- Final verification of employment prior to closing.

We are familiar with the timelines associated with new construction builds and are prepared to coordinate the financing process through the duration of the construction period.

If you have any questions or require additional information, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]