

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

VA NEW CONSTRUCTION PRE-APPROVAL LETTER

Borrower(s): [Borrower Name(s)]
Property Address: [Property Address or TBD]
Loan Amount: \$[Amount]
Loan Type: VA New Construction (Spec/Turn-key)

To Whom It May Concern,

We have completed a preliminary review of the credit and financial documentation for the above-referenced Veteran borrower(s). Based on the information provided, [Borrower Name] is pre-approved for a VA-guaranteed home loan for the purchase of a new construction single-family residence.

This pre-approval is based on the following conditions:

- A signed purchase agreement with a licensed builder.
- Satisfactory VA appraisal confirming the value meets or exceeds the purchase price.
- Final inspection (Form 26-1839) or Certificate of Occupancy.
- Clear 10-year builder warranty or required local inspections.
- Verification of the Veteran's Certificate of Eligibility (COE).
- No material change in the borrower's financial position, credit score, or employment status prior to closing.

This letter is not a final commitment to lend. All VA guidelines regarding builder registration and construction standards must be met. This pre-approval is valid until [Expiration Date].

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

Sincerely,

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