[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

RE: Pre-Approval for Second Home Renovation Loan

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your credit application and financial documentation, [Lending Institution Name] has pre-approved you for a renovation loan for a secondary residence.

Loan Terms and Details:

- **Maximum Loan Amount:** $[Amount]
- **Loan Program:** [e.g., Fixed-Rate Renovation Loan / HELOC]
- **Property Type:** Second Home / Vacation Home
- **Estimated Interest Rate:** [Rate]%
- **Expiration Date:** [Date]

The subject property for renovation is located at: [Property Address, if known].

This pre-approval is subject to the following conditions:

1. Verification of final renovation plans and contractor estimates.
2. A satisfactory property appraisal reflecting the "as-completed" value.
3. No material change in your financial condition, credit score, or employment status.
4. Final underwriting approval and title search.

This letter is not a commitment to lend but indicates that you meet our initial eligibility requirements for this specific loan product.

Congratulations on taking this step toward your renovation project. If you have any questions, please contact your loan officer at [Phone Number].

Sincerely,

[Officer Name]
[Officer Title]
[NMLS ID Number]