

[Lending Company Name]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

Date: [Current Date]

RE: HARD MONEY BRIDGE LOAN PRE-APPROVAL

To Whom It May Concern,

This letter serves as formal pre-approval for **[Borrower Name/Entity Name]** (the "Borrower") for a short-term hard money bridge loan to facilitate the purchase and/or renovation of the following property:

Property Address: [Property Address, City, State, Zip]

Based on our preliminary review of the Borrower's financial standing, credit history, and real estate experience, [Lending Company Name] has approved the following loan terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan-to-Value (LTV):** Up to [Percentage]%
- **Loan-to-Cost (LTC):** Up to [Percentage]%
- **Loan Term:** [Number of Months] Months
- **Interest Rate:** [Interest Rate]%

Conditions of Financing:

This pre-approval is subject to the following conditions:

1. Satisfactory appraisal or internal valuation of the subject property.
2. Clear and marketable title report.
3. Review and approval of the final purchase contract.
4. Verification of sufficient liquidity for down payment and closing costs.
5. Final underwriting approval by our investment committee.

This letter is not a commitment to lend, but rather an indication of the Borrower's ability to qualify for financing based on the parameters mentioned above. This pre-approval is valid until [Expiration Date].

Please contact us at [Phone Number] if you have any questions regarding this file.

Sincerely,

[Signature]

[Name of Loan Officer]
[Title]
[Lending Company Name]