

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

Date: [Current Date]

TO WHOM IT MAY CONCERN:

RE: Pre-Approval for [Borrower Name(s)]

We have completed a preliminary review of the credit and financial documentation for **[Borrower Name(s)]**. Based on the information provided, they are pre-approved for a conventional mortgage loan for the purchase of a primary residence under the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** [Fixed/ARM]
- **Term:** [Number of years]

CONTINGENCY: This pre-approval is specifically subject to the successful sale and closing of the borrowers' current residence located at: **[Address of Property to be Sold]**. Proof of net proceeds in the amount of \$[Amount] must be verified prior to the final loan commitment.

This pre-approval is also subject to the following standard conditions:

- A fully executed purchase agreement.
- A satisfactory appraisal of the subject property.
- Final verification of employment and assets.
- No material change in the financial condition or credit score of the borrowers.
- Clear title and evidence of adequate homeowners insurance.

This letter is not a commitment to lend, but a statement of the borrowers' eligibility based on our current assessment. This pre-approval expires on [Expiration Date].

Sincerely,

[Signature]

[Loan Officer Name]
[NMLS Number]
[Company Name]