

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

RE: Final Extension of Mortgage Pre-Approval - Loan ID: [Loan Number]

Dear [Borrower Name],

Your current mortgage pre-approval for the property purchase price of \$[Amount] is scheduled to expire on [Current Expiration Date].

We are pleased to inform you that we have granted a final extension for this pre-approval. Your new expiration date is **[New Expiration Date]**. This extension provides you with additional time to secure a purchase contract under your existing terms.

Please be advised of the following conditions regarding this extension:

- **Final Notice:** This is the final extension available for your current application. If a property is not under contract by the new expiration date, a full re-application and updated credit pull will be required.
- **Material Changes:** This extension is subject to there being no significant changes to your financial situation, including employment status, income, or additional debt obligations.
- **Interest Rates:** Please note that while your qualification remains active, your interest rate is not locked and is subject to market fluctuations until a formal rate lock is executed.

To finalize your loan once you have found a home, please submit your signed Purchase Agreement to our office immediately.

If you have any questions or need an updated pre-approval letter for an offer, please contact me at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]