

**Date:** [Current Date]

**To:** [Seller Name / Listing Agent Name]

**Property Address:** [Full Property Address]

# CONDITIONAL PRE-APPROVAL LETTER

Dear [Recipient Name],

We are pleased to inform you that [**Borrower Name(s)**] has been conditionally pre-approved for a mortgage loan for the purchase of the property located at the address referenced above.

## Loan Terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA]
- **Down Payment:** [Percentage]%

This pre-approval is based on a preliminary review of the borrower's credit report, income documentation, and asset statements. Final approval is subject to the following conditions:

- A fully executed purchase agreement for the specific property listed above.
- A satisfactory property appraisal meeting lender requirements.
- A clean title report and proof of homeowners insurance.
- No material change in the borrower's financial position, credit score, or employment status prior to closing.
- Final underwriting review and approval of all updated documentation.

This letter is not a commitment to lend, but rather an indication of the borrower's creditworthiness based on the information provided to date. This pre-approval is valid until [Expiration Date].

If you have any questions regarding this letter or the borrower's qualifications, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[Phone Number]

[Email Address]

[NMLS Number]