

**Date:** [Insert Date]

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

**Subject:** Mortgage Pre-Approval for [Property Address]

To Whom It May Concern,

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

**[Full Property Address]**

This pre-approval is based on a preliminary review of the borrower's credit history, income, and asset documentation. The terms of the pre-approval are as follows:

- **Loan Type:** Conventional
- **Purchase Price:** \$[Insert Amount]
- **Loan Amount:** \$[Insert Amount]
- **Down Payment:** [Insert Percentage]%

This approval is subject to the following conditions:

1. A fully executed purchase agreement.
2. A satisfactory appraisal of the subject property confirming value and condition.
3. Verification of clear and marketable title.
4. No material change in the borrower's financial condition or credit score prior to closing.

Our team is prepared to move quickly toward a final commitment and closing once the offer is accepted. Should you have any questions regarding this letter or the borrower's qualifications, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]

[Email Address]