

[Lending Institution Name]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

To: [Seller Name / Listing Agent Name]

RE: FHA Mortgage Pre-Approval for Specific Property

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

Dear [Seller/Agent Name],

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

The pre-approval is based on a preliminary review of the borrower's credit report, income documentation, and asset verification. Our findings indicate that the borrower meets the following criteria for this specific transaction:

- **Loan Type:** FHA 203(b)
- **Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])

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

- A fully executed sales contract.
- A satisfactory FHA appraisal verifying the value and condition of the property.
- Verification of clear title and adequate homeowner's insurance.
- No material change in the borrower's financial position, credit score, or employment status prior to closing.

This letter is specific to the property listed above and is valid until [Expiration Date]. We are confident in the borrower's ability to close this transaction in a timely manner.

Please contact me directly at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]