

Date: [Date]

To: [Seller Name / Real Estate Agent Name]
Re: Property Address: [Full Property Address]

Dear [Recipient Name],

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

Our underwriting team has reviewed the applicant's credit history, income documentation, and financial assets. Based on this preliminary review, the borrower is qualified for the following terms:

- **Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Down Payment:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA]
- **Loan Term:** [e.g., 30-Year Fixed]

This pre-approval is subject to the following conditions:

1. An executed purchase agreement for the subject property.
2. A satisfactory property appraisal meeting lender requirements.
3. A valid title insurance policy and clear title report.
4. No material change in the borrower's financial position or credit score prior to closing.

This letter is not a final commitment to lend; however, based on the information provided, we are confident in the borrower's ability to close this transaction. This pre-approval is valid until [Expiration Date].

Please contact me directly at [Phone Number] or [Email Address] if you have any questions regarding this pre-approval.

Sincerely,

[Loan Officer Name]
[Title]
[Lending Institution Name]
[NMLS Number]