

Date: [Date]

To: [Seller Name / Listing Agent Name]

Property Address: [Full Property Address]

RE: Underwriter Certified Pre-Approval for [Borrower Name(s)]

To Whom It May Concern,

We are pleased to notify you that **[Borrower Name(s)]** has received a formal Underwriter Certified Pre-Approval for the purchase of the property located at **[Property Address]**.

Unlike a standard pre-qualification, this certification signifies that a staff Underwriter has fully reviewed and verified the borrowers' credit history, income documentation, asset statements, and tax returns. The financial profile of the borrower meets all secondary market guidelines for the following loan terms:

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

This approval is specific to the property listed above and is subject only to the following final conditions:

1. An executed purchase agreement.
2. A satisfactory appraisal report verifying the value and condition of the property.
3. A clean title commitment and proof of homeowners insurance.
4. No material change in the borrowers' financial condition or credit score prior to closing.

Our team is prepared to expedite the processing of this loan to ensure a timely closing. Please feel free to contact me directly at [Phone Number] or [Email Address] if you have any questions regarding this certification.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]