

**Date:** [Date]

**To:** [Seller Name / Real Estate Agent Name]

**Subject:** USDA Specific Property Pre-Approval Letter

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

Dear [Recipient Name],

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a USDA Rural Development Guaranteed Housing Loan for the purchase of the property located at the address listed above.

Our review of the applicant's credit report, income documentation, and financial assets indicates they meet the initial eligibility requirements for a USDA loan. This pre-approval is based on the following terms:

- **Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Term:** [e.g., 30 Years]
- **Interest Rate:** [Rate]%

This pre-approval is subject to the following conditions:

1. The property must be located within a USDA-eligible rural area.
2. The property must meet USDA Minimum Property Requirements (MPR) as determined by a certified appraisal.
3. Final underwriting approval and issuance of a Conditional Commitment from the USDA.
4. No material change in the borrower's financial condition, credit score, or employment status prior to closing.

This letter is not a final loan commitment. However, based on the information provided, we are confident in the borrower's ability to close this transaction.

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lending Institution Name]

[Phone Number]

[Email Address]