

Date: [Date]

To: [Seller Name / Listing Agent Name]

Subject: Verified Pre-Approval for [Property Address]

Dear [Name],

We are pleased to confirm that [**Borrower Name(s)**] has been pre-approved for the purchase of the property located at [**Property Address**] for a purchase price of **[\$Amount]**.

This pre-approval is based on a comprehensive underwriting review of the following verified documentation:

- **Verified Income:** Review of W-2s, pay stubs, and federal tax returns.
- **Verified Assets:** Review of bank statements and investment accounts confirming sufficient funds for the down payment of [Percentage]% and all associated closing costs.
- **Credit History:** A full tri-merge credit report confirming a qualifying credit score.

Loan Terms:

- **Loan Program:** [e.g., Conventional, FHA, VA]
- **Loan Type:** [e.g., 30-Year Fixed]
- **Maximum Loan Amount:** **[\$Amount]**

This commitment is subject only to a satisfactory appraisal of the subject property, a clean title report, and no material change in the financial condition of the borrower prior to closing.

The borrowers are fully qualified and prepared to move forward with a timely closing. 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]