

Date: [Current Date]

To: [Seller Name / Listing Agent Name]

Subject: Property Specific Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a VA Guaranteed Home Loan for the purchase of the property located at:

[Property Address, City, State, Zip Code]

Our review of the applicant's credit report, income documentation, and asset statements indicates they meet the necessary underwriting guidelines for the following terms:

- **Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** VA Fixed Rate
- **Down Payment:** \$[Amount] (0% for qualified Veterans)

This pre-approval is based on a preliminary review of the borrower's financial information and is subject to the following conditions:

1. A fully executed purchase contract.
2. A VA-approved appraisal confirming the value and meeting Minimum Property Requirements (MPRs).
3. Clear title and evidence of homeowners insurance.
4. No material change in the borrower's financial condition, credit score, or employment status prior to closing.
5. Validation of the Veteran's Certificate of Eligibility (COE).

The borrowers are well-qualified, and we anticipate a smooth transaction and timely closing. Should you have any questions regarding this pre-approval, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Email Address]