[Lending Institution Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

To: [Borrower Name(s)]
Subject: Mortgage Pre-Approval Commitment

Dear [Borrower Name(s)],

We are pleased to inform you that based on a preliminary review of your credit report, income documentation, and financial assets, [Lending Institution Name] has pre-approved you for a mortgage loan under the following terms:

- **Maximum Loan Amount:** $[Amount]
- **Maximum Purchase Price:** $[Amount]
- **Loan Program:** [e.g., Conventional, FHA, VA]
- **Down Payment Required:** [Percentage]%
- **Expiration Date:** [Date]

This pre-approval is subject to the following conditions:

1. A fully executed purchase contract for a property located in [State].
2. A satisfactory property appraisal that meets our loan-to-value requirements.
3. A clear title report and proof of adequate homeowners insurance.
4. Final verification of your financial status, employment, and credit prior to closing.
5. No material change in your financial situation or credit score.

This letter is not a final loan commitment. A formal commitment is issued only after a specific property is identified and all underwriting conditions are satisfied.

Congratulations on taking this step toward homeownership. Please present this letter to your real estate agent when submitting offers.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS ID Number]