

**Date:** [Current Date]

**To:** [Borrower Name(s)]

**Property Address:** [Property Address or TBD]

# FHA LOAN PRE-QUALIFICATION LETTER

Dear [Borrower Name],

Based on a preliminary review of the unverified information provided regarding your income, assets, and credit history, you have been pre-qualified for a Federal Housing Administration (FHA) insured mortgage loan.

The estimated terms of this pre-qualification are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** FHA Fixed Rate
- **Down Payment Required:** [Percentage]% (\$[Amount])

This pre-qualification is subject to, but not limited to, the following conditions:

1. Verification of all financial documentation (paystubs, tax returns, and bank statements).
2. A satisfactory credit report and FHA case number assignment.
3. A professional appraisal of the subject property meeting FHA standards.
4. Final underwriting approval and compliance with all FHA/HUD guidelines.
5. No material change in your financial status, employment, or credit score prior to closing.

Please note that this letter is not a commitment to lend. A formal commitment is only issued after a full underwriting review and satisfaction of all conditions.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]

[Phone Number]