

**[Lending Institution Name]**

[Street Address]

[City, State, Zip Code]

[Phone Number]

**Date:** [Current Date]

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

**Subject:** FHA Mortgage Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has/have been pre-approved for an FHA (Federal Housing Administration) insured mortgage loan for the purchase of a primary residence. This determination is based on a preliminary review of the credit report, income documentation, and financial assets provided.

**Pre-Approval Terms:**

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** FHA Fixed Rate
- **Down Payment:** [Percentage, e.g., 3.5%]

This pre-approval is subject to the following conditions:

1. Execution of a valid purchase contract for a property that meets FHA minimum property standards.
2. A satisfactory appraisal report confirming the value and condition of the subject property.
3. Final verification of employment, income, and updated credit history prior to closing.
4. Verification of sufficient funds for the down payment and closing costs.
5. No material change in the borrower's financial position or credit score.

This letter is not a final loan commitment or a guarantee of funding. This pre-approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]

[Email Address]