

Date: [Date]

To: [Veteran/Borrower Name]

Address: [Property Address or Current Address]

# VA PRE-APPROVAL LOAN COMMITMENT LETTER

Dear [Borrower Name],

We are pleased to inform you that you have been pre-approved for a VA Home Loan based on a preliminary review of your credit report, income documentation, and Certificate of Eligibility (COE).

## Loan Terms and Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** VA Guaranteed Fixed Rate
- **Interest Rate:** [Rate]% (Subject to market fluctuations until locked)
- **Term:** [Number of Months] months
- **Down Payment:** \$0 (Assuming full entitlement is available)

This pre-approval is subject to the following conditions:

1. A fully executed sales contract for a qualifying property.
2. A VA-assigned appraisal that meets or exceeds the purchase price and VA Minimum Property Requirements (MPR).
3. Final verification of employment and assets prior to closing.
4. No material change in your financial situation, credit score, or debt obligations.
5. Underwriter review and final approval of the complete loan file.

This letter is not an absolute commitment to lend, but rather a determination that you meet the initial credit and income requirements for a VA-backed mortgage. This pre-approval expires on [Expiration Date].

Thank you for your service to our country. We look forward to assisting you with your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]  
[Phone Number]