

**[Lending Institution Name]**

[Street Address]

[City, State, Zip Code]

[Phone Number]

**Date:** [Current Date]

**Subject:** Mortgage Pre-Approval Letter

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a mortgage loan to purchase a primary residence. This determination is based on a preliminary review of their credit report, income documentation, and financial assets.

**Loan Details:**

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment Amount:** \$[Amount] / [Percentage]%
- **Loan Type:** [Fixed/ARM, FHA/VA/Conventional]
- **Loan Term:** [Number of Years]

This pre-approval is subject to the following conditions:

1. An executed purchase agreement for a property located in [State].
2. A satisfactory property appraisal and title search.
3. No material changes in the borrower's financial position or credit profile.
4. Final underwriting approval and verification of all application data.

This letter is valid until **[Expiration Date]**.

Sincerely,

[Signature]

**[Loan Officer Name]**

[Title]

[NMLS Number]