

Formal Loan Pre-Approval Email

Subject: Credit Standing Verification

Dear [Recipient Name],

We hereby certify that [Customer Name] is a valued client of [Bank Name] and maintains excellent credit standing with our institution.

Based on our records, the customer has:

- Maintained accounts for [Duration]
- Demonstrated consistent payment history
- Current credit score within acceptable range
- No outstanding delinquent obligations

This verification is provided for mortgage pre-qualification purposes. The customer appears financially qualified for loan consideration up to [Amount] based on current financial profile.

Please note this is not a commitment to lend but rather a verification of current standing.

Best regards,

[Loan Officer Name]

[Department]

[Bank Contact Details]

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