

Joint Application Conditional Pre-approval Letter

Subject: Conditional Pre-approval - Joint Mortgage Application

Dear [Borrower 1 Name] and [Borrower 2 Name],

Congratulations! Your joint mortgage application has been conditionally pre-approved for a loan amount up to \$[Amount] with an estimated interest rate of [Rate]%.

Combined Financial Profile:

- Combined annual income: \$[Amount]
- Combined debt-to-income ratio: [Percentage]%
- Credit scores: [Score 1] and [Score 2]
- Combined down payment: \$[Amount]

This conditional pre-approval requires documentation from both applicants:

- Employment verification letters for both parties
- Pay stubs (most recent 30 days) for both applicants
- Bank statements (2 months) for all joint and individual accounts
- Tax returns (2 years) for both borrowers
- Proof of down payment source and seasoning
- Marriage certificate or documentation of relationship status

Additional Requirements:

- Both parties must sign all loan documents
- Property title will reflect both names
- Both borrowers are equally responsible for the debt
- Final approval subject to satisfactory appraisal and underwriting

This pre-approval is valid through [Date]. Your combined financial strength positions you well in the housing market.

Sincerely,

[Loan Officer Name]

[Lender Name]

[Contact Information]

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