

Preliminary Mortgage Pre-Approval Letter

Subject: Mortgage Pre-Approval Certificate - Valid Until [Date]

Dear [Applicant Name],

Based on our preliminary review of your financial documents and credit profile, we are pleased to provide this pre-approval letter for a mortgage loan up to \$[Amount].

Pre-Approval Details:

- Maximum Loan Amount: \$[Amount]
- Estimated Interest Rate: [Rate]% (subject to final approval)
- Loan Program: [Program Type]
- Validity Period: [Duration] days from today

This pre-approval demonstrates your financial readiness to purchase a home within the specified price range and strengthens your position when making offers on properties. Please note this is a preliminary approval based on the information provided and is subject to final underwriting review, property appraisal, and additional documentation.

To proceed with final approval once you identify a property, please provide:

- Purchase agreement
- Property appraisal
- Title report
- Updated financial statements

We are committed to making your home-buying journey smooth and efficient. Our mortgage specialist [Name] will be your dedicated contact throughout the process.

Best wishes for your home search,

[Name]

Mortgage Lending Manager

[Institution Name]

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