

Lender Pre-approval Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Recipient's Address]

[City, State, ZIP Code]

Subject: Pre-Approval Letter for [Borrower's Name] - Loan Application #[Application Number]

Dear [Recipient's Name],

I am pleased to inform you that [Lender's Name] has completed a thorough review of the financial information provided by [Borrower's Name] as part of their loan application. Based on this review, we are pleased to issue this pre-approval letter for [Borrower's Name] to obtain financing for their home purchase.

Borrower's Name: [Borrower's Full Name]

Loan Amount: [Approved Loan Amount]

Property Address: [Property Address]

Loan Program: [Loan Program Name]

Interest Rate: [Approved Interest Rate]

Term: [Loan Term]

Expiration Date: [Expiration Date]

This pre-approval letter is subject to the following conditions:

1. Verification of Information: The pre-approval is contingent upon the accuracy and completeness of the information provided by the borrower. We reserve the right to request additional

documentation to verify the information provided.

2. Property Appraisal: A satisfactory appraisal of the subject property is required before final loan approval.

3. Credit Review: The borrower's credit will be reviewed again before final loan approval to ensure that no significant changes have occurred.

4. Employment and Income Verification: Verification of employment and income will be conducted prior to final loan approval.

Please note that this pre-approval letter does not constitute a commitment to lend, and final loan approval is subject to the satisfaction of all conditions outlined in the loan application and any additional conditions that may arise during underwriting.

Should you have any questions or require further information, please do not hesitate to contact me directly at [Your Phone Number] or [Your Email Address].

We look forward to working with you and assisting [Borrower's Name] throughout the home financing process.

Sincerely,

[Your Signature]

[Your Name]

[Your Title]

[Lender's Name]

[Phone Number]

[Email Address]

[NMLS ID# (if applicable)]