

Professional Home Purchase Pre-approval Template

Subject: Mortgage Pre-Approval Confirmation

Dear [Property Seller/Real Estate Agent],

We are pleased to confirm that [Borrower Name] has been pre-approved for a mortgage loan up to \$[Amount] for the purpose of purchasing residential real estate. This pre-approval is based on a thorough review of the applicant's credit history, income documentation, employment verification, and asset statements.

The borrower qualifies for a [Loan Type] mortgage with an estimated interest rate of [Rate]% (subject to market conditions at closing). This pre-approval is valid through [Expiration Date] and assumes no material changes to the borrower's financial situation.

Please note that final loan approval is contingent upon satisfactory property appraisal, title review, and final underwriting approval. We are prepared to process this application expeditiously upon execution of a purchase agreement.

Should you require any additional documentation or have questions regarding this pre-approval, please contact our office immediately.

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]

[Contact Information]

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