

Encouraging First-Time Buyer Pre-approval Template

Subject: First-Time Homebuyer Pre-Approval - Congratulations!

Dear [Borrower Name] and [Real Estate Professional],

Congratulations! We are excited to confirm that [Borrower Name] has been pre-approved for their first home purchase with a mortgage loan up to \$[Amount]. As first-time homebuyers, they qualify for special programs and benefits designed to make homeownership more accessible.

This pre-approval includes:

- FHA loan qualification with 3.5% down payment option
- First-time buyer grant program eligibility
- Estimated monthly payment of \$[Amount] (including taxes and insurance)
- Pre-approval valid through [Date]

We understand that purchasing your first home is both exciting and overwhelming. Our team is committed to guiding you through every step of the process with patience and expertise.

We look forward to helping you achieve your homeownership dreams!

Warmest regards,

[Loan Officer Name]

[Lender Name]

[Contact Details]

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