

Professional Refinance Pre-approval Template

Subject: Refinance Mortgage Pre-Approval

Dear [Borrower Name],

You have been pre-approved for a mortgage refinance on your property located at [Property Address]. Based on our review of your current financial situation and property value, we can offer the following refinance options:

Current estimated property value: \$[Amount]

Available refinance amount: Up to \$[Amount]

New estimated interest rate: [Rate]%

Potential monthly savings: \$[Amount]

This pre-approval allows you to proceed confidently with your refinance decision. We have streamlined documentation requirements since you are an existing homeowner, and we anticipate a smooth closing process within [Timeline] days.

Benefits of your refinance:

- Lower monthly payment
- Reduced total interest over loan term
- Optional cash-out availability: \$[Amount]

This pre-approval is valid for [Duration]. Please contact us to lock your rate and begin the refinance process.

Best regards,

[Loan Officer Name]

[Lender Name]

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