## Preliminary mortgage pre-approval for first-time buyers

Subject: Preliminary Mortgage Pre-Approval

Dear [Recipient Name],

We are pleased to provide a preliminary mortgage pre-approval for your home purchase up to [Loan Amount]. This letter indicates your potential borrowing capacity and can support your negotiations with sellers.

Please note that final approval requires submission of all financial documents and verification of your credit history.

Sincerely,

[Loan Officer Name]

[Bank Name]

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