

# Mortgage 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: Mortgage Pre-Approval Letter

Dear [Recipient's Name],

I am writing to formally confirm that you have been pre-approved for a mortgage loan with [Lender's Name]. Congratulations on taking this important step towards homeownership!

Here are the details of your mortgage pre-approval:

Loan Applicant(s): [Your Full Name(s)]

Loan Amount: [Approved Loan Amount]

Interest Rate: [Interest Rate]

Loan Term: [Loan Term]

Property Type: [Type of Property]

Down Payment: [Down Payment Amount]

Expiration Date: [Expiration Date of Pre-Approval]

Please note that this pre-approval letter is based on the information provided during the pre-qualification process. It is subject to verification of your financial documents and the property appraisal. To proceed with the mortgage application, you will need to provide the following documents:

1. Proof of Income:

- Pay stubs for the last two months
- W-2 forms for the past two years
- If self-employed: tax returns for the past two years and year-to-date profit and loss statement

2. Proof of Assets:

- Bank statements for the last two months (all accounts)
- Retirement account statements (if applicable)

3. Employment Verification:

- Contact information for your current employer(s)

4. Personal Identification:

- Copy of government-issued ID (e.g., driver's license, passport)

5. Additional Documents (if applicable):

- Divorce decree
- Bankruptcy discharge paperwork
- Explanation letter for any credit inquiries or derogatory items on your credit report

Once we receive and review your complete documentation, we will proceed with the formal mortgage application process. Our team will guide you through each step and keep you informed about the progress of your application.

Please feel free to reach out to our mortgage team at [Lender's Contact Information] if you have any questions or need assistance. We are here to support you throughout this exciting journey toward owning your dream home.

Thank you for choosing [Lender's Name] for your mortgage needs. We look forward to working with you and helping you achieve your homeownership goals.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Lender's Name]

[Phone Number]

[Email Address]

[NMLS ID (if applicable)]

Enclosure: Required Document Checklist