

Pre-approval Letter Update

Subject: Updated Mortgage Pre-approval Letter

Dear [Borrower Name],

I am writing to provide you with an updated pre-approval letter as your previous pre-approval dated [Original Date] has either expired or requires refresh for continued home shopping.

We have reviewed your current financial situation and are pleased to confirm your continued pre-approval under the following terms:

Updated loan amount: \$[Amount]

Interest rate estimate: [Rate]%

Loan program: [Type]

New expiration date: [Date]

Your financial profile remains strong, and we have noted [any positive changes, if applicable, such as: improved credit score, increased savings, salary increase]. Your debt-to-income ratio continues to meet our lending guidelines at [Ratio]%.

Please continue your home search with confidence. When you identify a property, contact me immediately so we can prepare a property-specific pre-approval letter for your offer.

If there have been any changes to your employment, income, or financial situation since our last conversation, please inform me immediately to ensure accuracy.

Best regards,

[Loan Officer Name]

[Contact Information]

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