

**Lender Name**

1234 Main Street

City, State, ZIP

Phone: (555) 123-4567

Date: \_\_\_\_\_

**Subject:** Mortgage Pre-Approval Letter

To Whom It May Concern,

This letter is to confirm that **[Buyer Name]** has been pre-approved for a residential mortgage loan with the following terms:

- Loan Amount: \$\_\_\_\_\_
- Property Address: To Be Determined
- Loan Program: Conventional / FHA / VA / Other
- Interest Rate: Subject to market conditions at time of lock
- Down Payment: \_\_\_\_\_ %
- Term: 30 years (or other)

The above pre-approval is based on preliminary review of provided documentation and a credit report. Final loan approval is subject to verification of income, assets, property appraisal, satisfactory title search, and any additional required documentation.

If you have any questions or need further information, please feel free to contact me.

**Loan Officer Name**

Mortgage Loan Officer

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

*This pre-approval letter does not constitute a commitment to lend. All terms and conditions are subject to change based on further review and market conditions.*