

# PRE-APPROVAL LETTER

## Applicant Information:

**Full Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**Email Address:** \_\_\_\_\_

## Lender Information:

Lender Name: \_\_\_\_\_

Loan Officer: \_\_\_\_\_

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

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

## PRE-APPROVAL STATEMENT:

This Pre-Approval Letter confirms that the Applicant named above has been reviewed by the Lender and meets the preliminary qualifications for a loan up to the pre-approved amount set forth below. This letter is issued based on the information provided by the Applicant and is subject to verification of all information, credit approval, appraisal, and other underwriting conditions. This letter does not constitute a loan commitment or guarantee of loan approval or funding.

**Pre-Approved Loan Amount:** \_\_\_\_\_ **USD**

## Preliminary Loan Terms and Conditions:

1. Loan Type: Conventional / FHA / VA / USDA (circle one or specify)
2. Loan Term: \_\_\_\_\_ years
3. Interest Rate: \_\_\_\_\_% (subject to market conditions)
4. Estimated Monthly Payment: \$\_\_\_\_\_ (principal and interest only)
5. Down Payment: \$\_\_\_\_\_
6. Estimated Closing Costs: \$\_\_\_\_\_
7. Other Conditions: Subject to appraisal, title search, income and asset verification, and compliance with all applicable laws and regulations.

## Important Notes:

- This letter is valid for 60 days from the date of issuance.
- The pre-approval is based on current financial information and is subject to change if any circumstances or credit conditions change.
- Final loan approval is contingent upon completion of the full underwriting process, including all required documentation and verification.
- This letter is not an obligation to lend and does not bind the Lender or the Applicant to any loan agreement.
- The Applicant agrees to provide accurate and complete information to the Lender and to cooperate fully during the loan process.

## Legal Disclaimers:

- This Pre-Approval Letter is issued in accordance with applicable federal and state laws, including the Equal Credit Opportunity Act.

- The Lender complies with all applicable anti-discrimination and fair lending laws and regulations.
- This letter is confidential and intended solely for the use of the Applicant and authorized parties involved in the loan transaction.
- The Lender makes no representations or warranties regarding tax consequences or legal effect of any loan transaction.
- This letter shall be governed by and construed in accordance with the laws of the United States and the state in which the Lender

**LENDER AUTHORIZED SIGNATURE**

**APPLICANT SIGNATURE**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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