

PRE-APPROVAL LETTER

Applicant Name: _____ Loan Officer: _____

Property Address: _____

Loan Information:

Loan Amount: _____ USD

Loan Type: _____

Interest Rate: _____ % (Fixed/Variable)

Loan Term: _____ years

Applicant Information:

Credit Score: _____ Income Verification: _____

Employment Status: _____

Debt-to-Income Ratio: _____ %

Terms and Conditions:

This Pre-Approval Letter is provided solely for informational purposes and does not constitute a commitment to lend. Final loan approval is subject to satisfactory verification of all information provided by the applicant, appraisal of the property, title search, credit review, and other underwriting criteria. The lender reserves the right to modify or withdraw this pre-approval at any time prior to loan closing. This letter is not an approval of the property or the final loan terms and conditions. This document does not create a binding agreement and does not obligate the lender to make a loan or extend credit. Applicant understands and agrees that additional documentation and information may be required to complete the loan process.

Disclosure:

The applicant has authorized the lender to pull credit reports and verify employment and income information for the purposes of loan evaluation. All information provided is confidential and will be used solely for loan processing. This Pre-Approval Letter is valid for a limited period and does not guarantee loan funding. Terms are subject to change based on market conditions and applicant's continued financial status.

Acknowledgment:

Applicant acknowledges that the information contained in this letter is accurate to the best of their knowledge and understands the limitations and conditions outlined herein. This letter is intended for the exclusive use of the applicant named above and the seller or real estate agent involved in the transaction.

LOAN OFFICER SIGNATURE

APPLICANT SIGNATURE

Signature: _____

Signature: _____

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