

# Mortgage Pre-Approval Letter

Date: [Insert Date]

Applicant Name: [Insert Applicant Name]

Address: [Insert Applicant Address]

Dear [Insert Applicant Name],

We are pleased to inform you that your application for a pre-approval mortgage has been reviewed and is hereby conditionally approved based on the information submitted to us. This letter serves to confirm that you have met the necessary criteria to take the next step in securing financing for your home purchase.

## Credit Explanation

We understand that credit history is crucial in the mortgage approval process. As part of our evaluation, we took into consideration the following:

- Your credit score: [Insert Credit Score]
- Credit history length: [Insert Duration]
- Any derogatory marks: [Insert Details if Applicable]

We encourage you to maintain a good payment history and avoid any significant changes that could impact your credit status prior to closing.

You may be required to provide additional documentation before final approval, including [list of documents, e.g., proof of income, bank statements, etc.]. Please submit these at your earliest convenience to expedite your application process.

Thank you for choosing [Your Company Name] for your mortgage needs. We look forward to working with you to make your homeownership dreams a reality.

Sincerely,

[Your Name]

[Your Title]

[Your Company Name]

[Your Contact Information]