

**Summit Ridge Mortgage Solutions**

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**Date:** May 28, 2025

**Mortgage Pre-Approval Letter**

To Whom It May Concern,

This letter serves as a **Mortgage Pre-Approval** for **Mr. James R. Whitman**, based on the financial documentation and credit profile provided.

We have reviewed Mr. Whitman's income, assets, credit history, and other supporting documentation. Based on our preliminary analysis, we are pleased to inform you that he has been **pre-approved** for a residential mortgage loan with the following terms:

- **Loan Amount:** Up to **\$475,000**
- **Loan Type:** Conventional Fixed-Rate Mortgage
- **Interest Rate:** 6.25% (subject to market fluctuations)
- **Loan Term:** 30-year fixed
- **Estimated Monthly Payment:** \$2,935 (includes principal, interest, estimated taxes, and insurance)
- **Down Payment:** 10% (\$52,778 based on estimated purchase price of \$527,778)

This pre-approval is based on the following conditions:

1. Verification of continued employment and income stability.
2. No adverse changes to credit or financial standing prior to closing.
3. Satisfactory appraisal of the intended property.
4. Clear title and acceptable property condition.
5. Final underwriting approval.

This pre-approval remains valid until **August 28, 2025**, after which a new evaluation may be required.

Please note, this is **not a final loan commitment**. The above terms are subject to change based on further documentation and underwriting review.

For questions or additional documentation, please contact me directly.

Sincerely,

**Carla Mendez**

Senior Loan Officer

NMLS ID #2045678

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