



Skibidi Bank
42 Skibidi Lane
Capital City, SK 56789
Phone: (555) 123-4567
Email: mortgage@skibidibank.com
Date: November 22, 2024

RE: Mortgage Pre-Approval for Jörg Utecht

To Whom It May Concern,

We are pleased to inform you that Jörg Utecht has been pre-approved for a mortgage loan with Skibidi Bank. The following details outline the terms of the pre-approval:

Loan Amount: Up to \$500,000
Loan Type: Conventional
Interest Rate: 5.75% (subject to market conditions and loan program requirements)
Loan Term: 30 years fixed
Down Payment: A minimum of \$100,000, based on the purchase price of the property.
This pre-approval is contingent upon the following conditions:

Verification of income and employment.
Continued creditworthiness at the time of loan application.
Property appraisal meeting required value and condition standards.
Submission of any additional documentation requested by Skibidi Bank's underwriting department.
This pre-approval is valid until February 22, 2025. Please note that this letter is not a guarantee of funding but an initial approval based on the information provided by the applicant. Final loan approval is subject to Skibidi Bank's full underwriting review.

If you have any questions regarding this pre-approval or require additional details, please contact me directly.

Sincerely,

Jane Smith
Mortgage Loan Officer
NMLS ID: 1234567
Phone: (555) 987-6543
Email: jane.smith@skibidibank.com