

[Date]

[Seller Name]

[Property Address]

[City, State, Zip]

RE: Verification of Financial Pre-Approval and Transaction Security

Dear [Seller Name],

We are pleased to submit this offer on behalf of our client, [Buyer Name], for the purchase of your property at [Property Address]. To provide you with maximum confidence in this transaction, we are including this summary of our client's financial readiness and the security measures in place to ensure a successful closing.

1. Financial Pre-Approval Status

[Buyer Name] has been fully pre-approved by [Lending Institution] for a loan amount of up to \$[Amount]. This approval is based on a comprehensive review of their credit history, income documentation, and asset verification. Unlike a basic pre-qualification, this represents a rigorous commitment from the lender.

2. Proof of Funds

The buyer has verified liquid assets totaling \$[Amount] to cover the down payment, closing costs, and any potential appraisal gaps. These funds are immediately available for use in this transaction.

3. Transaction Security & Value Proposition

To ensure a smooth and secure escrow process, we have implemented the following:

- **Underwritten Approval:** The buyer's file has already passed through initial underwriting, significantly reducing the timeline for final loan commitment.
- **Earnest Money Deposit:** A deposit of \$[Amount] will be placed in escrow within [Number] days of acceptance to demonstrate serious intent.
- **Contingency Efficiency:** Our team is prepared to conduct inspections and satisfy all contingencies within an accelerated timeframe of [Number] days.

Our goal is to provide a transparent, risk-free experience for you. We are confident that [Buyer Name] is exceptionally qualified and motivated to finalize this purchase according to your preferred schedule.

Please find the formal pre-approval letter and proof of funds attached for your review.

Sincerely,

[Your Name]

[Your Title/Company]

[Your Phone Number]
[Your Email Address]