

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Your Loan Estimate for [Property Address]

Dear [Borrower Name],

Thank you for choosing [Company Name] for your mortgage needs. We have processed your application and are pleased to provide you with your Loan Estimate (LE) for the property located at [Property Address].

The attached Loan Estimate is a three-page document that provides you with important details about the loan you have applied for. It includes:

- Estimated interest rate
- Monthly payment amount
- Total closing costs for the loan
- Estimated taxes and insurance
- Key loan features (e.g., prepayment penalties or balloon payments)

Please review this document carefully to ensure all information is accurate. This estimate is valid until [Expiration Date/Time]. If you decide to proceed with this loan application, please sign the "Intent to Proceed" form and return it to us by [Deadline Date].

If you have any questions regarding the terms, costs, or the next steps in the mortgage process, please do not hesitate to contact me directly at [Phone Number] or [Email Address].

We look forward to working with you.

Sincerely,

[Loan Officer Name]
[NMLS ID Number]
[Title]