

Dear [Client Name],

As we begin the journey to find your new home, I want to discuss a critical first step in the process: obtaining a mortgage preapproval letter.

In today's competitive real estate market, having a preapproval letter is essential for several reasons:

- **Determines Your Budget:** It provides a clear understanding of exactly how much a lender is willing to finance, allowing us to focus on homes within your true price range.
- **Increases Negotiating Power:** Sellers are more likely to accept an offer from a buyer who has already proven they have the financial means to complete the purchase.
- **Speeds Up the Process:** Much of the financial documentation is handled upfront, which can lead to a faster closing once we find the right property.
- **Shows Seriousness:** It signals to listing agents and sellers that you are a motivated and qualified buyer.

Most sellers now require a copy of this letter to be submitted along with any written offer. To ensure we are ready to move quickly when you find a home you love, I recommend contacting a lender as soon as possible.

If you need recommendations for trusted local lenders, please let me know. I am happy to provide a few options to help you get started.

Best regards,

[Your Name]

[Your Title]

[Your Company]

[Your Phone Number]