

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: Mortgage Pre-Qualification Letter

To Whom It May Concern,

Based on our preliminary review of the financial information provided by **[Borrower Name(s)]**, we are pleased to confirm that they are pre-qualified for a residential mortgage loan for the purchase of a property located in **[State]**.

This pre-qualification is based on an initial assessment of the borrower's reported income, assets, and credit history. The details of the pre-qualification are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA]
- **Down Payment:** [Percentage or Dollar Amount]%

Please note that this letter is not a formal loan commitment or a guarantee of financing. Final approval is subject to a full credit underwriting review, verification of all financial documentation, a satisfactory appraisal of the subject property, and a clear title report.

This pre-qualification is valid until **[Expiration Date]**, provided there are no material changes in the borrower's financial position or credit profile.

If you have any questions regarding this letter, please feel free to contact me directly.

Sincerely,

[Signature]

[Loan Officer Name]

[NMLS Number]

[Email Address]