

**Date:** [Current Date]

**To:** [Borrower Name(s)]

**Subject:** Mortgage Pre-Qualification Letter

To Whom It May Concern,

Based on a 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 to purchase their first home.

**Loan Details:**

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

This pre-qualification is based on an initial assessment of the borrower's credit score, income, and assets as reported. This is not a final loan approval or a commitment to lend. Final approval is subject to:

- Verification of all financial documentation.
- A fully executed purchase agreement for a specific property.
- A satisfactory property appraisal and title search.
- No material change in the borrower's financial status or credit profile.

We look forward to working with [Borrower Name(s)] during the home-buying process. If you have any questions, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]

[Email Address]