

Date: [Date]

To: [Seller Name / Listing Agent Name]

Subject: Mortgage Pre-Qualification Letter

To Whom It May Concern,

We have completed a preliminary financial review of [**Borrower Name(s)**] for the purpose of a residential mortgage loan. Based on the documentation provided, they have been pre-qualified for a Jumbo Mortgage under our Asset Depletion program.

Loan Approval Details:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Property Type:** [Single Family / Condo / Other]

Qualification Basis:

This pre-qualification is based on an Asset Depletion calculation. We have verified significant liquid and/or eligible investment assets totaling \$[**Total Asset Amount**]. These assets have been analyzed to determine a monthly qualifying income stream in accordance with our Jumbo lending guidelines.

Conditions:

This letter is subject to the following standard conditions:

- Execution of a formal purchase agreement.
- A satisfactory appraisal of the subject property.
- Final verification of all financial assets prior to closing.
- No material change in the borrower's financial condition or credit score.
- Clear title and adequate homeowners insurance.

The borrowers are well-positioned to close this transaction. Should you have any questions regarding this pre-qualification or the asset-based underwriting process, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]
[Email Address]