

**[Lending Institution Name]**

[Street Address]

[City, State, Zip Code]

[Phone Number]

**Date:** [Date]

**RE: PRE-QUALIFICATION LETTER**

**To:** [Seller Name / To Whom It May Concern]

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

**Property Address:** [Property Address or "To Be Determined"]

**Maximum Purchase Price:** \$[Amount]

**Maximum Loan Amount:** \$[Amount]

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been pre-qualified for a Jumbo Mortgage loan through our Bank Statement Program. This determination is based on a preliminary review of the borrower's credit report and [12/24] months of personal and/or business bank statements provided to evaluate self-employed cash flow.

This pre-qualification is subject to the following conditions:

- A fully executed purchase agreement.
- Satisfactory appraisal report of the subject property to support the purchase price.
- Final verification of down payment and closing cost reserves.
- Satisfactory title commitment and insurance.
- No material change in the borrower's financial position, credit score, or employment status prior to closing.

This letter is for pre-qualification purposes and does not constitute a final loan approval or a commitment to lend. This pre-qualification expires on [Expiration Date].

If you have any questions regarding this letter or the borrower's qualifications, please feel free to contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Email Address]

[Phone Number]