

Date: [Date]

To: [Borrower Names]

Address: [Property Address or Lot Description]

Subject: Pre-Qualification for Construction-to-Permanent Jumbo Mortgage

Dear [Borrower Names],

Based on a preliminary review of the financial information provided, [Lending Institution Name] is pleased to pre-qualify you for a Construction-to-Permanent Jumbo Mortgage loan for the construction of your primary residence.

Loan Terms and Details:

- **Maximum Total Loan Amount:** \$[Amount]
- **Estimated Purchase/Construction Price:** \$[Amount]
- **Loan Program:** Construction-to-Permanent Jumbo (Single-Close)
- **Interest Rate Type:** [Fixed/Adjustable]
- **Down Payment Amount:** \$[Amount]

This pre-qualification is based on our review of your credit report, stated income, and provided asset documentation. This letter is not a commitment to lend and is subject to the following conditions:

- Verification of all financial data and updated credit review.
- Full review and approval of the builder, construction plans, and detailed specifications.
- A satisfactory appraisal of the property and proposed improvements.
- Title insurance and homeowners/builder's risk insurance.
- Final underwriting approval by our mortgage department.

This pre-qualification expires on [Date]. We look forward to working with you and your builder throughout the construction process.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]