

[Financial Institution Letterhead]

[Date]

[Client Name]

[Client Address]

[City, State, Zip]

RE: MORTGAGE PRE-QUALIFICATION CONFIRMATION

To Whom It May Concern,

It is a pleasure to confirm that [Financial Institution] has performed a preliminary financial review of [Client Name] for the purposes of securing a jumbo residential mortgage. Based on our review of provided financial statements, liquid asset positions, and credit profile, [Client Name] is pre-qualified for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment Minimum:** [Percentage]%
- **Property Type:** [Single Family / Secondary Residence / Etc.]

Financial Strength Summary:

The applicant maintains high-net-worth status with significant liquid reserves held at our institution and/or verified external accounts. Their debt-to-income ratio and asset-base satisfy our internal private banking requirements for high-balance mortgage originations.

Conditions:

This pre-qualification is subject to a formal property appraisal, a clear title report, and no material changes in the applicant's financial position prior to closing. This is not a final commitment to lend but a statement of creditworthiness based on current data.

We are prepared to move toward an expedited closing upon the execution of a purchase agreement.

Sincerely,

[Signature]

[Officer Name]

[Title/Private Wealth Management]

[Phone Number]

[NMLS ID Number]