

Date: [Date]

To: [Seller Name / Listing Agent Name]

Subject: Mortgage Pre-Qualification Letter

Prospective Borrower: [Borrower Name(s)]

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

Purchase Price: \$[Amount]

To Whom It May Concern,

Based on a preliminary review of the financial information provided by the Borrower(s) listed above, [Lending Institution Name] has pre-qualified the Borrower(s) for a Jumbo Mortgage loan for the purchase of an investment property.

Loan Terms and Conditions:

- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Loan Type:** Jumbo Investment (Non-Owner Occupied)
- **Occupancy:** Investment Property

This pre-qualification is based on a review of the Borrower's credit report, stated income, and stated assets. This is not a formal commitment to lend. Final loan approval is subject to the following:

- Verification of all financial documentation (tax returns, bank statements, etc.).
- A satisfactory appraisal of the subject property.
- A clear preliminary title report.
- No material change in the Borrower's financial condition prior to closing.

Please feel free to contact me directly at [Phone Number] or [Email Address] if you have any questions regarding this letter or the Borrower's qualifications.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]