

**Date:** [Date]

**To:** [Seller Name / Interested Parties]

**Subject:** Physician Loan Jumbo Mortgage Pre-Qualification Letter

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

**Property Address:** [Property Address / TBD]

To Whom It May Concern,

It is my pleasure to confirm that [Borrower Name(s)] has been pre-qualified for a Physician Loan Jumbo Mortgage for the purchase of a primary residence. As a [Medical Profession/Title], the borrower qualifies for our specialized medical professional financing program.

**Loan Terms & Details:**

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** Physician Jumbo Mortgage
- **Down Payment:** [Percentage]%
- **Financing Contingency:** Standard

This pre-qualification is based on a preliminary review of the borrower's credit report, stated income, and professional employment contract. This program specifically allows for the exclusion of student loan debt from the debt-to-income ratio and recognizes future income per the borrower's signed employment agreement.

This letter is not a final loan approval. Final commitment is subject to a formal appraisal of the property, a satisfactory title search, and final verification of all financial documentation prior to closing.

If you have any questions regarding this pre-qualification or the specific benefits of the Physician Loan program, please contact me directly.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution]

[Phone Number]

[Email Address]