

Date: [Date]

To: [Borrower Name(s)]

Subject: Pre-Qualification for Second Home Jumbo Mortgage Loan

To Whom It May Concern,

We are pleased to inform you that [**Borrower Name(s)**] has been pre-qualified for a jumbo mortgage loan for the purchase of a **second home** (vacation property) based on a preliminary review of the financial information provided.

Loan Terms & Details:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Loan Program:** [e.g., 30-Year Fixed / ARM]
- **Property Type:** Second Home / Secondary Residence

Conditions of Pre-Qualification:

This pre-qualification is based on an initial assessment of credit history, income, and assets. It is not a formal commitment to lend and is subject to the following:

- Verification of all updated financial documentation (tax returns, bank statements, pay stubs).
- A fully executed purchase agreement for the subject property.
- A satisfactory property appraisal meeting jumbo loan underwriting standards.
- A final review of the title report and proof of homeowners insurance.
- No material change in the borrower's financial position or credit score prior to closing.

This letter is valid until [**Expiration Date**].

Congratulations on taking this step toward your second home. If you or your real estate agent have any questions, please contact me directly.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]

[Email Address]