

Date: [Insert Date]

To: [Insert Borrower Name(s)]

Address: [Insert Borrower Address]

Subject: RE: Jumbo Mortgage Pre-Qualification

Dear [Insert Borrower Name(s)],

Based on a preliminary review of the financial information and documentation provided, we are pleased to pre-qualify you for a Jumbo Mortgage loan under the following estimated terms:

- **Maximum Purchase Price:** \$[Insert Amount]
- **Maximum Loan Amount:** \$[Insert Amount]
- **Down Payment Amount:** \$[Insert Amount]
- **Loan Program:** [Insert Program, e.g., 30-Year Fixed Jumbo]

Income Verification for Self-Employed Status:

Our review included an analysis of your personal and business tax returns for the years [Year] and [Year], as well as a year-to-date Profit and Loss statement. We have verified your self-employment income according to our current Jumbo underwriting guidelines.

Conditions of Pre-Qualification:

This pre-qualification is based on the information provided to date and is subject to the following conditions:

- A fully executed purchase agreement for the subject property.
- A satisfactory property appraisal meeting investor requirements.
- Final verification of all financial data, credit history, and asset liquidations.
- No material changes in your financial position, credit score, or business operations prior to closing.

This letter is not a formal commitment to lend. A final loan approval is subject to full underwriting of a formal application and satisfactory collateral review.

Congratulations on your home search. Please contact us if you have any questions or require an updated letter for a specific property.

Sincerely,

[Insert Loan Officer Name]

[Insert Title]

[Insert Company Name]

[Insert NMLS Number]

[Insert Phone Number]