

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Date]

Subject: Mortgage Pre-Qualification Letter

To Whom It May Concern,

This letter confirms that **[Borrower Name(s)]** has been pre-qualified for a Jumbo Mortgage loan for the purchase of a primary residence. This determination is based on a preliminary review of the documentation provided, including credit reports, bank statements, and verification of variable income sources (including [Bonus/Commission/RSUs]).

Pre-Qualification Details:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** Jumbo Conventional
- **Required Down Payment:** [Percentage]% (\$[Amount])

Conditions of Pre-Qualification:

Our review specifically accounted for the variable nature of the borrower's income, utilizing a two-year average and verification of continuity as required by our jumbo underwriting guidelines. Final loan approval is subject to the following:

1. Execution of a fully signed Purchase and Sale Agreement.
2. Satisfactory appraisal of the subject property to support the purchase price.
3. Verification of clear title and adequate homeowners insurance.
4. No material change in the borrower's financial position, credit score, or employment status prior to closing.
5. Final underwriting review and approval of updated variable income documentation at the time of formal application.

This letter is not a commitment to lend, but rather a preliminary evaluation of creditworthiness for a jumbo mortgage product. This pre-qualification is valid until [Expiration Date].

Please contact me at [Phone Number] or [Email Address] if you have any questions or require further information.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS ID Number]