

[Lender or Financial Institution Name]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: MORTGAGE PRE-QUALIFICATION LETTER

To Whom It May Concern,

This letter confirms that we have performed a preliminary review of the financial information provided by **[Applicant Name]** (the "Applicant") for the purpose of a home mortgage loan.

The Applicant is a self-employed freelance professional. We have reviewed their provided financial documentation, including **[Tax Returns/1099s/Bank Statements]** for the past **[Number]** years. Based on our analysis of their average net income and current credit profile, the Applicant is pre-qualified for a mortgage under the following estimated terms:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., Conventional/FHA/Fixed Rate]
- **Down Payment:** [Percentage]%

This pre-qualification is based on the Applicant's current financial status and is subject to several conditions, including but not limited to:

- Verification of a fully executed purchase agreement.
- A satisfactory property appraisal meeting the lender's guidelines.
- A final review of updated credit reports and financial documents prior to closing.
- No material changes in the Applicant's financial position or employment status.

Please note that this letter is not a commitment to lend, but rather a preliminary assessment of the Applicant's borrowing capacity as a freelance professional.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS ID Number]