

Date: [Insert Date]

Lender Information:

[Lending Institution Name]

[Address]

[Phone Number]

[NMLS ID Number]

Borrower Information:

[Borrower Name]

[Address]

Subject: Mortgage Pre-Qualification Letter

To Whom It May Concern,

Based on our preliminary review of the information provided by **[Borrower Name]**, we are pleased to confirm that they have been pre-qualified for a residential mortgage loan.

As an independent contractor/gig economy professional, the borrower's qualification is based on a comprehensive review of their self-employment income documentation, including tax returns, 1099 statements, and bank records for the past **[Number of Years, e.g., 2]** years.

Loan Details:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., Conventional, FHA, Bank Statement Loan]
- **Down Payment:** [Amount/Percentage]

Conditions of Pre-Qualification:

This letter is not a final loan approval or a commitment to lend. Final approval is subject to the following:

- Verification of continued self-employment income and stability.
- A fully executed purchase agreement for a qualifying property.
- A satisfactory property appraisal and title search.
- Verification of sufficient funds for closing and reserves.
- No material change in the borrower's financial status or credit score.

This pre-qualification expires on **[Expiry Date]**.

Sincerely,

[Loan Officer Name]

[Title]

[Phone Number]

[Email Address]