

Date: [Date]

[Lender Name]
[Lender Company]
[Lender Address]
[Phone Number]

To Whom It May Concern,

Subject: Mortgage Pre-Qualification Letter

We have performed a preliminary review of the financial information for the following joint applicants:

Primary Applicant: [Primary Applicant Name]

Co-Applicant: [Co-Applicant Name]

Based on our review of the provided documentation, including personal and business tax returns, profit and loss statements, and credit reports, they are pre-qualified for a home loan under the following estimated terms:

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

This pre-qualification is specifically based on the self-employed income verified for [Name of Self-Employed Party] and the combined credit profiles of both applicants. It is subject to a formal underwriting review, a satisfactory property appraisal, and verification of no material changes to financial status or employment prior to closing.

This letter is valid until [Expiration Date].

Sincerely,

[Signature]
[Loan Officer Name]
[NMLS Number]