

**Date:** [Current Date]

**To:** [Seller Name / Real Estate Agent Name]

**Subject:** Mortgage Pre-Qualification Letter

Dear [Recipient Name],

I am pleased to confirm that [**Borrower Name**] has been pre-qualified for a Jumbo Mortgage loan to assist in the purchase of the property located at [**Property Address, if applicable**], or a similar property with a purchase price up to **[\$Amount]**.

As an Independent Contractor, the borrower's qualification is based on a preliminary review of the following documented information:

- Two years of personal and business federal tax returns (1040s and Schedule C).
- Current Year-to-Date Profit and Loss Statement.
- Verification of 1099 income history and business stability.
- Credit report and comprehensive background check.
- Verification of liquid assets for the required down payment and post-closing reserves.

**Loan Terms and Conditions:**

- **Maximum Loan Amount:** **[\$Amount]**
- **Down Payment:** [Percentage]% (**[\$Amount]**)
- **Loan Type:** Jumbo Conventional [Fixed/ARM]
- **Subject to:** Final appraisal, satisfactory title search, and no material change in financial condition or employment status prior to closing.

Based on our review, [Borrower Name] meets the specialized underwriting guidelines required for Jumbo financing as a self-employed professional. We are confident in their ability to secure formal commitment upon the execution of a purchase agreement.

This letter is not a final loan approval or a commitment to lend. It is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]

[Email Address]