

[Lending Institution Name]

[Address Line 1]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

To: [Borrower Name(s)]

Subject: Mortgage Pre-Qualification Letter

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your financial information, [Lending Institution Name] has pre-qualified you for a home mortgage loan.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [Program Type, e.g., 30-Year Fixed]
- **Down Payment:** [Percentage or Dollar Amount]

Income Verification:

This pre-qualification is specifically based on the verified recurring income from your annuity distributions. We have reviewed the following documentation:

- Annuity Contract and Benefit Statement
- Proof of Distribution Frequency (Monthly/Quarterly)
- Verification of Income Continuity for at least three (3) years

Conditions:

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

1. Verification of a fully executed purchase contract.
2. A satisfactory property appraisal.
3. A final review of your credit report and updated financial documents.
4. No material change in your financial condition or annuity distribution status.

This pre-qualification expires on [Expiration Date, typically 60-90 days].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Email Address]