

**Date:** [Insert Date]

**To:** [Borrower Name(s)]

**Property Address:** [Insert Property Address if known, or "TBD"]

Dear [Borrower Name],

Based on our preliminary review of your financial information, including your significant home equity, retirement income streams, and liquid assets, we are pleased to confirm that you are pre-qualified for a mortgage loan under the following terms:

- **Loan Amount:** \$[Insert Amount]
- **Loan Program:** [Insert Program Name, e.g., Asset Depletion / Conventional]
- **Estimated Down Payment:** [Insert Percentage/Amount]%
- **Maximum Purchase Price:** \$[Insert Amount]

**Qualification Highlights:**

- Verified retirement distributions and social security income.
- Substantial equity position from the sale of your current residence.
- Verified liquid asset reserves.

This pre-qualification is based on the unverified information provided by you. A formal loan approval is subject to a full credit report, satisfactory appraisal of the subject property, clear title, and final underwriting review of all supporting documentation.

This letter is valid until [Insert Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]