

Date: [Date]

[Lender Name]
[Lender Address]
[City, State, Zip Code]

Subject: Pre-Qualification for Joint Retiree Fixed-Income Mortgage

To Whom It May Concern,

This letter serves to certify that [Applicant 1 Name] and [Applicant 2 Name] have been pre-qualified for a residential mortgage loan based on a comprehensive review of their combined fixed-income documentation and credit profiles.

Financial Summary:

- **Verified Monthly Fixed Income (Applicant 1):** \$[Amount] (Source: [e.g., Social Security/Pension])
- **Verified Monthly Fixed Income (Applicant 2):** \$[Amount] (Source: [e.g., Social Security/Investment Distribution])
- **Total Combined Monthly Income:** \$[Amount]
- **Verified Liquid Assets:** \$[Amount]

Loan Pre-Qualification Details:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Down Payment:** [Percentage]%
- **Loan Term:** [Number of Years] years
- **Interest Rate Type:** [Fixed/Adjustable]

This pre-qualification is based on current market conditions and the financial information provided by the applicants. This is not a final loan approval or a commitment to lend. Final approval is subject to a satisfactory appraisal of the subject property, title search, and no material change in the applicants' financial status prior to closing.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]
[Title]
[Phone Number]
[NMLS ID Number]