

Date: [Date]

Reference Number: [Reference Number]

To: [Borrower Name(s)]

Address: [Borrower Address]

MORTGAGE PRE-QUALIFICATION LETTER

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your financial information, you have been pre-qualified for a mortgage loan under our Pension-Based Retirement Program. This determination is based on the following verified retirement income sources:

- Government/Social Security Pension: \$[Amount] per month
- Private/Corporate Pension: \$[Amount] per month
- Annuity/Other Retirement Distributions: \$[Amount] per month

Loan Terms & Details:

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

This pre-qualification is subject to a formal credit review, a satisfactory property appraisal, a title search, and final underwriting approval. The following conditions must be met prior to final closing:

- Verification of continued pension disbursements.
- Verification of available liquid assets for closing costs.
- Execution of a formal purchase agreement for a qualifying property.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Contact Phone Number]