

[Lending Institution Name]  
[Address]  
[City, State, Zip Code]  
[Phone Number]

**Date:** [Current Date]

**RE: LETTER OF PRE-QUALIFICATION**

**To:** [Recipient Name/To Whom It May Concern]

This letter serves to confirm that we have pre-qualified [**Borrower Name(s)**] for a residential mortgage loan based on a preliminary review of their credit profile and documented fixed-income sources.

Our review confirms the following details:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., Conventional Fixed Rate]
- **Down Payment:** [Percentage]%

**Income Verification:**

The borrower's qualification is based on verified, stable fixed-income sources, including [Social Security benefits, Pension distributions, and/or Annuity payments]. These sources have been documented according to standard secondary market guidelines.

**Conditions:**

This pre-qualification is subject to the following conditions:

1. Final underwriting approval of a fully executed purchase contract.
2. A satisfactory appraisal of the subject property.
3. Verification of clear title and adequate homeowners insurance.
4. No material change in the borrower's financial position or credit score prior to closing.

This is a pre-qualification only and does not constitute a formal commitment to lend. We look forward to working with you to complete this transaction.

Sincerely,

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