

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Mortgage Pre-Qualification for [Borrower Name]

To Whom It May Concern,

Based on our preliminary review of the financial documentation provided, **[Lending Institution Name]** is pleased to confirm that **[Borrower Name]** is pre-qualified for a residential mortgage loan in the amount of **[\$[Loan Amount]]**.

This pre-qualification is based specifically on the borrower's status as a retiree and the verification of recurring trust income. We have reviewed the following criteria:

- Verification of Trust Agreement and distribution schedule.
- Proof of consistent trust income receipt for the past [Number] years.
- Confirmation that trust distributions are scheduled to continue for at least [Number] years.
- Current asset statements and credit report.

This letter is subject to the following conditions:

- A fully executed purchase agreement for a property located at [Property Address or "To Be Determined"].
- A satisfactory property appraisal meeting loan-to-value requirements.
- Final underwriting approval and verification of all financial data prior to closing.
- No material change in the borrower's financial position or trust distribution status.

This pre-qualification expires on **[Expiration Date]**.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Phone Number]

[Email Address]