

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

Subject: Jumbo Loan Pre-Qualification Letter

To Whom It May Concern:

We are pleased to confirm that **[Borrower Name(s)]** has/have been pre-qualified for a Jumbo mortgage loan for the purchase of a condominium unit. This determination is based on a preliminary review of the borrower's credit report, income documentation, and stated assets.

Loan Terms and Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / 7/1 ARM] Jumbo
- **Down Payment:** [Percentage]%

Property Requirements:

This pre-qualification is specifically subject to the review and approval of the condominium project. The homeowners association (HOA) must meet our Jumbo lending guidelines regarding insurance coverage, budget reserves, litigation status, and owner-occupancy ratios.

Conditions for Final Approval:

This letter is not a commitment to lend. Final loan approval is contingent upon the following:

- A fully executed purchase contract for the property.
- A satisfactory appraisal confirming the value and condition of the unit.
- Full underwriting approval of the condominium project/HOA documents.
- Verification of no material change in the borrower's financial position or credit score.
- Satisfactory title report and hazard insurance.

If you have any questions regarding this pre-qualification, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]