

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Date]

To: [Seller Name / Real Estate Agent Name]

Subject: Pre-Qualification Letter for Second Home Purchase

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-qualified for a conventional mortgage loan for the purchase of a **second home (condominium)**.

Based on a preliminary review of the financial information provided, including credit reports, income documentation, and asset statements, the borrower is qualified for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])
- **Loan Type:** [Fixed/ARM]

This pre-qualification is based on the borrower's current financial status and is subject to the following conditions:

1. Formal verification of all financial documentation.
2. The condominium project must meet [Lending Institution Name]'s eligibility and underwriting requirements (HOA review).
3. A satisfactory appraisal of the subject property.
4. No material change in the borrower's financial condition or credit score prior to closing.

This letter is not a final loan commitment. We look forward to working with **[Borrower Name(s)]** toward a successful closing.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Email Address]