

PRE-QUALIFICATION LETTER

Date: [Date]

To: [Seller Name/Builder Name]

Re: [Property Address or Lot Number]

To Whom It May Concern,

We have performed a preliminary review of the financial information for **[Borrower Name(s)]** regarding their ability to secure financing for the purchase of the spec home located at the above address.

Based on our review of their credit report, income documentation, and available assets, the borrowers are pre-qualified for a loan in the amount of **[\$[Loan Amount]]**, with a total purchase price not to exceed **[\$[Purchase Price]]**.

This pre-qualification is subject to the following conditions:

- A fully executed purchase agreement.
- Satisfactory appraisal of the completed subject property.
- Final verification of employment and financial status prior to closing.
- Final underwriting approval.

This letter is issued for the purpose of submitting an offer on a spec home and is not a final commitment to lend. This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution]

[NMLS Number]

[Phone Number]