

Date: [Date]

To: [Borrower Name]

Address: [Borrower Address]

Country of Citizenship: [Country]

RE: Foreign National Physician Loan Pre-Qualification

Dear [Borrower Name],

We are pleased to inform you that based on our preliminary review of your financial information, you are pre-qualified for the Foreign National Physician Mortgage Program. This determination is based on the professional employment contract and credit documentation provided.

Loan Terms & Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Property Type:** [Single Family / Condo / Townhome]
- **Minimum Down Payment:** [Percentage]%
- **Visa Type:** [H-1B / J-1 / O-1 / Other]
- **Employment Status:** [Residency / Fellowship / Attending Physician]

Standard Conditions:

- Verification of a valid medical license and signed employment contract.
- Satisfactory appraisal of the subject property.
- Verification of sufficient funds for closing and required reserves.
- Final review of visa validity and legal residency status.
- No material change in financial condition or employment status prior to closing.

This letter is a pre-qualification only and does not constitute a formal loan commitment or a guarantee of funding. Final approval is subject to a full underwriting review of all required documentation and the property collateral.

Congratulations on your upcoming position. We look forward to assisting you with your home purchase.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]

[Email Address]