

Date: [Date]

To: [Seller Name / To Whom It May Concern]

Subject: Mortgage Pre-Qualification Letter for Jumbo Physician Loan

Dear [Seller/Agent Name],

This letter confirms that [**Borrower Name(s)**] has been pre-qualified for a Jumbo Physician Loan with [**Lending Institution Name**]. Based on a preliminary review of their credit report, income documentation, and professional employment contract, they meet the initial eligibility requirements for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Program:** Jumbo Physician / Medical Professional Program
- **Down Payment:** [Percentage]% (\$[Amount])

Program Highlights:

- Exclusion of student loan debt from debt-to-income (DTI) ratios (as per program guidelines).
- Lower down payment requirement for high-balance jumbo loan amounts.
- No Private Mortgage Insurance (PMI) required.

This pre-qualification is based on the financial information provided by the borrower and is subject to a formal appraisal of the subject property, a final title search, and satisfactory verification of all financial data prior to closing.

We are prepared to move forward with the underwriting process as soon as a purchase agreement is executed. Please feel free to contact me directly at [Phone Number] or [Email Address] if you have any questions regarding this pre-qualification.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]