

Date: [Date]

To: [Seller Name/Interested Parties]

Subject: Mortgage Pre-Qualification Letter

Dear [Name],

This letter serves to confirm that **[Physician Name]** has been pre-qualified for a residential mortgage loan through our Physician Loan Program. This program is specifically designed for medical residents and fellows.

Based on a preliminary review of credit history, income documentation, and employment contract, the borrower is pre-qualified for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** Physician Mortgage (Doctor Loan)
- **Down Payment:** [0% / Amount]
- **Property Type:** Single Family / Condominium

This pre-qualification recognizes the borrower's status as a Medical Resident at **[Hospital/Institution Name]**. Under our guidelines, we have verified the future income as outlined in their signed employment agreement, which meets our underwriting criteria for debt-to-income ratios.

This letter is not a final loan commitment. Final approval is subject to a satisfactory appraisal of the subject property, a formal title search, and no material change in the borrower's financial condition prior to closing.

Should you have any questions regarding this pre-qualification or the specific benefits of the Physician Loan Program, please contact me directly.

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lending Institution Name]

[Phone Number]

[Email Address]