

**Date:** [Date]

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

**Property Address:** [Property Address, City, State, Zip]

**RE: Mortgage Pre-Qualification for Out-of-State Relocation**

Dear [Name],

It is my pleasure to confirm that **[Borrower Name(s)]** has been pre-qualified for a conventional mortgage under our specialized **Physician Loan Program**. This program is specifically designed to assist medical professionals transitioning to new positions, including those relocating from out-of-state.

Our review of the applicant's credit profile, financial documentation, and employment contract confirms they meet the requirements for the following terms:

- **Loan Type:** Physician / Doctor Mortgage Loan
- **Maximum Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])
- **Financing Contingency:** Based on the terms of the Physician Program, we are able to utilize the borrower's signed employment contract for **[Employer Name]** in **[New State/City]** as qualifying income, even though their start date is **[Start Date]**.

This pre-qualification is based on a preliminary review of credit and income. Final approval is subject to a satisfactory appraisal of the subject property, clear title, and no material change in the borrower's financial condition prior to closing.

Because this is a specialized Physician Loan, the borrower is not required to be currently working in the state of **[New State]** at the time of application, provided they have a valid relocation contract. We are prepared to move toward a timely closing to accommodate their relocation schedule.

Please feel free to contact me directly at **[Phone Number]** or **[Email Address]** if you have any questions regarding this letter or the strength of this offer.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]