

Date: [Date]

To: [Borrower Name(s)]

Subject: Conditional Pre-Qualification for Vacation Home Purchase

Dear [Borrower Name(s)],

We are pleased to inform you that based on a preliminary review of your financial information, you are conditionally pre-qualified for a mortgage loan for the purchase of a second home (vacation property).

Loan Terms & Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Purchase Price:** \$[Amount]
- **Loan Program:** [Program Type, e.g., 30-Year Fixed]
- **Property Type:** Secondary Residence / Vacation Home

This pre-qualification is based on the unverified information provided regarding your income, assets, and credit history. It is not a commitment to lend. Final approval is subject to the following conditions:

- Verification of all financial documentation (paystubs, tax returns, and bank statements).
- A satisfactory credit report and background check.
- A professional appraisal of the subject property meeting investor guidelines.
- Proof of sufficient funds for down payment and closing costs.
- The property must meet all "Second Home" occupancy requirements.

This letter is valid until [Expiration Date] and is subject to change should there be a significant shift in interest rates or your financial circumstances.

Congratulations on taking this first step toward owning your vacation home. Please contact me when you are ready to move forward with a specific property.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution]

[NMLS Number]

[Phone Number]