

Date: [Date]

To: [Seller Name or Real Estate Agent Name]

Subject: Mortgage Pre-Qualification Letter

To Whom It May Concern,

We have performed a preliminary review of the financial information provided by [**Borrower Name(s)**] regarding their request for financing to purchase a condominium vacation home located at [**Property Address/Project Name, if known**].

Based on our initial assessment of their credit report, income documentation, and available assets, we are pleased to confirm that they are pre-qualified for a mortgage loan under the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** [e.g., Conventional, Second Home]
- **Down Payment:** [Percentage]%

This pre-qualification is based on the borrower's intent to use the property as a secondary/vacation residence. Please note that final approval is subject to the following conditions:

1. Verification of all financial data provided.
2. A satisfactory appraisal of the subject property.
3. Review and approval of the Condominium Association's legal documents, budget, and insurance (Full Condo Review).
4. No material change in the borrower's financial status or credit score prior to closing.

This letter is not a commitment to lend, but rather an estimate of the borrower's purchasing power. This pre-qualification expires on [Expiration Date].

If you have any questions, please feel free to contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]