

[Lending Institution Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

To Whom It May Concern,

Subject: Pre-Qualification for Investment/Vacation Home Purchase

We have performed a preliminary review of the financial information provided by **[Borrower Name(s)]** regarding their ability to secure financing for the purchase of a secondary residence or investment vacation property.

Based on a review of their credit report, income documentation, and available assets, **[Borrower Name(s)]** is pre-qualified for a mortgage loan in the amount of **[\$[Loan Amount]]**, with a maximum purchase price of **[\$[Purchase Price]]**.

This pre-qualification is based on the following parameters:

- **Property Type:** Non-Owner Occupied / Second Home
- **Loan Program:** [e.g., 30-Year Fixed / DSCR Program]
- **Down Payment:** [Percentage]%

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

Should you have any questions regarding this pre-qualification, please contact me directly at [Phone Number].

Sincerely,

[Signature]
[Loan Officer Name]
[NMLS Number]
[Lending Institution Name]