

Date: [Date]

[Applicant 1 Name]

[Applicant 2 Name]

[Current Address]

[City, State, Zip Code]

Subject: Pre-Qualification for Vacation Home Financing

To [Applicant 1 Name] and [Applicant 2 Name],

We are pleased to inform you that based on a preliminary review of your joint financial information, you have been pre-qualified for a mortgage loan to purchase a secondary/vacation residence.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., 30-Year Fixed]
- **Down Payment Amount:** \$[Amount]

This pre-qualification is based on the joint credit reports, income documentation, and asset statements provided by both applicants. Please note that this is not a final loan approval or a commitment to lend. Final approval is subject to:

- A fully executed purchase agreement for a property.
- A satisfactory property appraisal and title search.
- Verification of all financial data prior to closing.
- No material change in the financial status or credit score of either applicant.

This letter is valid until [Expiration Date].

Congratulations on taking this step toward your vacation home. We look forward to working with you both throughout the closing process.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]