

[Lender Name/Company Logo]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

To Whom It May Concern,

Subject: Pre-Qualification for Out-Of-State Vacation Home Purchase

This letter confirms that we have pre-qualified [**Borrower Name(s)**] for a mortgage loan to purchase a secondary residence/vacation home in the state of [**Property State**].

Our preliminary review of the borrower's credit report, income documentation, and financial assets indicates they are eligible for the following terms:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** [e.g., Conventional 30-Year Fixed]
- **Down Payment:** [Percentage]%

This pre-qualification is based on current market rates and the understanding that the property will be used as a second home. This is not a final loan commitment. Final approval is subject to a signed purchase agreement, a satisfactory property appraisal, clear title, and verification of all financial data prior to closing.

We are prepared to move forward with the processing of this loan as soon as a property is identified.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]