

Date: [Date]

To: [Borrower Name(s)]

Address: [Borrower Address]

Subject: Pre-Qualification for Second Home / Vacation Property

Dear [Borrower Name(s)],

Based on a preliminary review of the financial documentation provided, including your self-employment income tax returns for the years [Year] and [Year], I am pleased to inform you that you are pre-qualified for a mortgage loan to purchase a secondary vacation home.

Estimated Loan Terms:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Type:** [Fixed/ARM]
- **Property Type:** Second Home / Vacation Residence

This pre-qualification is based on the following self-employment verification:

- Review of [Business Name] profit and loss statements.
- Verified personal and business tax transcripts.
- Current credit report and debt-to-income ratio analysis.

This letter is not a final loan approval or a commitment to lend. Final approval is subject to a satisfactory appraisal of the subject property, verification of liquid assets for closing, and no material change in your financial or employment status prior to closing.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution]

[NMLS Number]

[Phone Number]