

**Date:** [Date]

**To:** [Borrower Name(s)]

**Address:** [Borrower Address]

**Subject: Pre-Qualification for Vacation Home Purchase**

Dear [Borrower Name(s)],

Based on the financial information and documentation provided, [Lending Institution Name] has pre-qualified you for a mortgage loan to purchase a secondary residence (vacation home).

**Pre-Qualification Terms:**

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

This pre-qualification is based on a review of your credit report, income, and stated assets. Please note that this is not a final loan approval or a commitment to lend. Final approval is subject to the following conditions:

- Verification of all financial data and employment status.
- Satisfactory appraisal of the subject property to support the purchase price.
- A clear title report and proof of adequate homeowners insurance.
- No material change in your financial condition or credit score prior to closing.

This letter is valid until [Expiration Date].

Congratulations on taking this step toward your vacation home. Please contact me if you have any questions or when you are ready to make an offer.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]