

**Date:** [Date]

**To:** [Seller Name / Real Estate Agent Name]

**Subject:** Mortgage Pre-Qualification Letter

Dear [Name],

We have completed a preliminary review of the financial profile for **[Borrower Name(s)]** regarding their request for a Jumbo mortgage loan. Based on the documentation provided and a review of their credit report, they are pre-qualified for the following purchase terms:

- **Purchase Price:** up to \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage/Amount]%
- **Loan Program:** Jumbo Alternative Income (Non-QM)
- **Income Documentation:** [Bank Statements / P&L Statement / Asset Utilization]

**Qualification Conditions:**

This pre-qualification is based on alternative income documentation suitable for self-employed or high-net-worth borrowers. It is subject to a fully executed purchase contract, a satisfactory appraisal of the subject property, and final underwriting approval of all updated financial documents.

This letter is not a commitment to lend. All final approvals are subject to the property meeting secondary market standards and the borrowers maintaining their current financial status through the date of closing.

Should you have any questions regarding this pre-qualification, please contact me directly.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Company Name]

[Phone Number]

[Email Address]