

Date: [Date]

To: [Borrower Name(s)]

Subject: Mortgage Pre-Qualification Letter

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your credit profile and financial documentation, you are pre-qualified for a home mortgage loan in the amount of **[\$Loan Amount]** with a maximum purchase price of **[\$Purchase Price]**.

This pre-qualification is specifically based on the verified terms of your upcoming employment as outlined in your signed offer letter with **[Employer Name]**, dated **[Offer Date]**, which indicates a starting salary/annual income of **[\$Salary Amount]**.

This approval is subject to the following conditions:

- Verification of a fully executed employment contract and/or offer letter.
- Receipt of the first pay stub following your start date of [Employment Start Date].
- Final underwriting approval of the property appraisal and title search.
- No material change in your financial condition or credit score prior to closing.

This letter is not a final commitment to lend, but rather an estimate of your borrowing capacity based on the information provided. This pre-qualification is valid until [Expiration Date].

Congratulations on your new employment. We look forward to working with you on your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]