

Date: [Date]

To: [Borrower Name(s)]

Property Address: [TBD / Property Address]

Subject: Pre-Qualification Letter - First-Time Homebuyer Graduate Program

Dear [Borrower Name(s)],

Congratulations on your recent graduation. We are pleased to inform you that, based on a preliminary review of your credit profile and financial documentation, you have been pre-qualified for the First-Time Homebuyer Graduate Program.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Down Payment Requirement:** [Percentage/Amount]
- **Loan Term:** [Number of Years]
- **Loan Type:** [Fixed/Adjustable]

Program Specifics:

As a participant in our Graduate Program, we have factored in your verified future income and educational background. This pre-qualification is based on the following conditions:

- Verification of employment and commencement of salary.
- Maintenance of current credit score and financial standing.
- A satisfactory appraisal and title search of the subject property.
- Final underwriting approval of all submitted documentation.

This letter is not a commitment to lend but serves as an estimate of your purchasing power. This pre-qualification is valid until [Expiration Date].

We look forward to assisting you in purchasing your first home. Please contact us at [Phone Number] if you have any questions.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]