

Date: [Date]

To: [Recipient Name/To Whom It May Concern]

Subject: Mortgage Pre-Qualification Letter

Dear [Borrower Name],

We are pleased to inform you that [Lending Institution Name] has pre-qualified you for a residential mortgage loan under our New Graduate Physician/Medical Professional Program.

Based on our preliminary review of your credit report, educational credentials, and your signed employment contract with [Name of Hospital/Employer], you are pre-qualified for the following terms:

- **Loan Amount:** Up to \$[Amount]
- **Property Type:** Single Family Primary Residence
- **Down Payment:** [Percentage]% (Doctor Program Specialist Rate)

This pre-qualification is specifically tailored for recent medical graduates. We have accounted for your future start date of [Employment Start Date] and have applied our policy regarding the exclusion of student loan debt from your debt-to-income ratio, as per our medical professional guidelines.

Please note that this letter is not a formal loan commitment. Final approval is subject to:

- Verification of a valid medical degree and residency/fellowship status.
- A fully executed sales contract for a qualifying property.
- A satisfactory property appraisal and title review.
- No material change in your financial condition or credit score.

Congratulations on your graduation and your new position. We look forward to working with you.

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Lending Institution Name]

[Phone Number]

[Email Address]