

Date: [Date]

To Whom It May Concern,

RE: Mortgage Pre-Qualification for [Primary Borrower Name]

I am pleased to confirm that [Primary Borrower Name] has been pre-qualified for a mortgage loan in the amount of up to \$[Loan Amount] for the purchase of a primary residence. This pre-qualification is based on a joint review of financial information provided by the primary applicant and their co-signer, [Co-Signer Name].

The primary borrower is a recent graduate of [University/College Name], having earned a degree in [Field of Study] on [Graduation Date]. Per our lending guidelines, their education serves as the necessary two-year history of professional preparation for their current employment at [Employer Name].

This pre-qualification is supported by the addition of [Co-Signer Name] as a co-borrower/guarantor, whose established credit history, income, and assets provide the necessary financial strength to meet all secondary market requirements.

Loan Terms:

Loan Program: [e.g., FHA / Conventional]

Down Payment: [Percentage or Amount]

Maximum Purchase Price: \$[Amount]

This letter is subject to final underwriting approval, which includes verification of employment, a formal appraisal of the subject property, and no material changes to the financial status of either the primary borrower or the co-signer.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]

[Phone Number]