

**Date:** [Date]

**Lender Name:** [Lender Name]

**Company:** [Lending Institution]

**Address:** [Street Address, City, State, Zip]

**To Whom It May Concern,**

This letter serves as a formal pre-qualification for **[Applicant Name]** regarding their eligibility for a mortgage/lease application based on projected future income as a recent graduate.

We have reviewed the documentation provided, which includes the signed employment offer letter dated **[Date of Offer]** and a certified copy of the applicant's diploma/transcript from **[Name of University/College]**.

The applicant is scheduled to begin their position as **[Job Title]** with **[Employer Name]** on **[Start Date]**. The guaranteed annual base salary is **[\$Amount]**.

Based on our preliminary analysis of this future income and the applicant's current credit profile, they are pre-qualified for an amount up to **[\$Loan/Lease Amount]**, subject to the following conditions:

- Verification of the first full month's pay stub.
- Final underwriting approval of all updated financial documents.
- No significant changes in the applicant's credit score or debt obligations.

This pre-qualification is valid until **[Expiration Date]**.

Sincerely,

[Signature]

**[Officer Name]**

**[Title]**

**[Contact Information]**