

[Lender Name/Logo]
[Lender Address]
[Lender Phone Number]
[Lender Email]

Date: [Current Date]

RE: MORTGAGE PRE-QUALIFICATION LETTER

To Whom It May Concern,

We have performed a preliminary review of the financial information provided by **[Borrower Name(s)]** for the purpose of purchasing a residential property. Based on the documentation reviewed, including credit history, income, and employment verification, they are pre-qualified for a mortgage loan under our **Recent Graduate Program**.

Loan Terms & Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., FHA / Conventional / First-Time Buyer Program]
- **Down Payment:** [e.g., 3% or 3.5%]
- **Education Verification:** Degree confirmed from [University Name], graduated [Month/Year].

This pre-qualification is based on the following specific criteria for recent graduates:

- Verification of current full-time employment within the borrower's field of study.
- Application of schooling history toward the standard two-year employment requirement.
- Satisfactory credit score maintained post-graduation.

This letter is not a final loan approval or a commitment to lend. Final approval is subject to a formal appraisal of the subject property, a clear title report, and no material changes to the borrower's financial status or credit profile prior to closing.

We look forward to working with [Borrower Name(s)] and their real estate professional to complete this transaction.

Sincerely,

[Loan Officer Name]
[Title]
[NMLS ID Number]
[Lender Company Name]