

[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

Date: [Current Date]

To: Whom It May Concern

Subject: Mortgage Pre-Qualification Letter

To [Seller/Realtor Name],

This letter serves to confirm that **[Borrower Name]** has been pre-qualified for a residential mortgage loan for the purchase of a home in **[Target Relocation City/State]**. This pre-qualification is based on a preliminary review of the borrower's credit history, financial statements, and verified employment offer.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Type:** [e.g., Conventional, FHA, VA]
- **Down Payment:** [Percentage]%

Relocation & Employment Status:

The borrower is a recent graduate of **[University Name]** and has secured full-time employment with **[Employer Name]** starting on **[Start Date]**. We have reviewed and accepted the signed employment offer and relocation agreement as a valid source of future income for qualifying purposes.

This pre-qualification is subject to the following conditions:

1. Verification of a fully executed sales contract.
2. A satisfactory property appraisal and title search.
3. No material change in the borrower's financial condition or credit score prior to closing.
4. Final underwriting approval.

We are confident in the borrower's ability to complete this transaction and are prepared to move toward a formal commitment once a property is identified.

Sincerely,

[Loan Officer Signature]
[Loan Officer Name]

[Title]

[NMLS ID Number]