

**Date:** [Date]

**To:** [Borrower Name(s)]

**Subject:** First Responder Mortgage Pre-Qualification

Dear [Borrower Name],

Congratulations. Based on a preliminary review of your credit report, income documentation, and your status as a verified First Responder ([Police/Fire/EMS/Healthcare]), you have been pre-qualified for a home mortgage loan under our First Responder Professional Program.

**Loan Details:**

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., Fixed Rate Conventional / FHA]
- **Down Payment Required:** [Percentage or Dollar Amount]
- **Estimated Interest Rate:** [Rate]%

**Included Benefits:**

- Reduced Origination Fees
- Special First Responder Credit at Closing: \$[Amount]
- Down Payment Assistance Eligibility: [Yes/No]

This pre-qualification is based on the information provided to date and is subject to a formal appraisal of the property, final underwriting approval, and verification of all financial data. This letter is not a final commitment to lend.

Thank you for your dedicated service to our community. We look forward to helping you secure your new home.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]