

Date: [Date]

To: [Seller Name / To Whom It May Concern]

Subject: Mortgage Pre-Approval - Jumbo Physician Loan Program

Dear [Recipient Name],

It is my pleasure to confirm that **[Borrower Name(s)]** has been pre-approved for a residential mortgage loan through our specialized Jumbo Physician Loan Program. This approval is based on a comprehensive review of their credit history, financial documentation, and professional employment verification.

Loan Terms & Specifications:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Type:** Jumbo Physician / Doctor Program
- **Down Payment:** [Percentage]% (\$[Amount])
- **Property Type:** Single Family Primary Residence

This specific loan program is designed for medical professionals and accounts for unique financial factors, including the exclusion of deferred student loan debt from qualifying ratios and high loan-to-value limits for jumbo financing.

Conditions of Pre-Approval:

- A fully executed purchase agreement.
- A satisfactory property appraisal.
- Clear title search and proof of homeowners insurance.
- No material change in the applicant's financial position or credit profile.

This letter is not a commitment to lend but indicates that the borrower is qualified for the financing stated above. We are prepared to move toward a timely closing once a contract is accepted.

Please contact me directly at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]