

Date: [Date]

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

Subject: Mortgage Pre-Approval - Physician Loan Program

Dear [Name],

This letter serves as formal confirmation that **[Borrower Name]** has been pre-approved for a residential mortgage loan under our specialized Physician Loan Program. This program is specifically designed for resident physicians and fellows.

Loan Details:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Loan Type:** Physician / Doctor Loan
- **Down Payment:** [0% / Amount]

Qualifications Noted:

- The borrower's credit report and score have been reviewed and meet program requirements.
- Employment and future income have been verified via a signed residency contract starting [Date].
- Student loan debt has been accounted for according to physician-specific underwriting guidelines.

This pre-approval is subject to a satisfactory appraisal of the subject property, a clean title report, and no material changes to the borrower's financial condition prior to closing.

We are prepared to move quickly toward a closing once a purchase contract is executed. Please feel free to contact me directly at [Phone Number] or [Email] if you have any questions.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]