[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

To: [Borrower Name(s)]
Subject: Mortgage Pre-Approval - Asset Dissipation / Asset Depletion Program

Dear [Borrower Name(s)],

Based on a preliminary review of your financial documentation and credit profile, [Lender Name] is pleased to provide this pre-approval for a residential mortgage loan under our High Balance Asset Dissipation Program.

Loan Terms & Asset Calculation:

- **Pre-Approval Amount:** $[Amount]
- **Property Type:** [Single Family / Condo / Multi-Unit]
- **Purchase Price:** $[Amount]
- **Verified Liquid Assets:** $[Total Amount of Qualified Assets]
- **Calculated Monthly Income:** $[Amount] (Derived via asset depletion formula)

Conditions of Pre-Approval:

This pre-approval is specifically based on your significant liquid asset holdings rather than traditional employment income. This letter is subject to the following conditions:

1. Execution of a formal loan application (1003).
2. Verification of continued asset liquidity and value prior to closing.
3. A satisfactory appraisal report and clear title for the subject property.
4. No material change in your credit score or total debt obligations.
5. Final underwriting approval and satisfying all remaining loan conditions.

This letter is not a commitment to lend but an indicator of creditworthiness based on the asset dissipation guidelines for high-net-worth individuals. This pre-approval expires on [Expiration Date].

Sincerely,

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