

DATE: [Date]

TO: [Borrower Name(s)]

PROPERTY ADDRESS: [Property Address or TBD]

RE: STRATEGIC JUMBO PRE-APPROVAL CONFIRMATION

Dear [Borrower Name],

We are pleased to inform you that you have been formally pre-approved for a Jumbo Mortgage loan based on a comprehensive review of your credit history, financial documentation, and liquid asset profile.

This approval utilizes an **Asset Depletion / Asset Utilization** methodology. We have verified your eligible liquid assets and calculated a monthly qualifying income stream based on your total high-net-worth portfolio, in accordance with our Jumbo portfolio guidelines.

PRE-APPROVAL TERMS:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Program:** [e.g., 30-Year Fixed / 7-1 ARM]
- **Calculated Asset Income:** \$[Monthly Amount]

CONDITIONS:

This pre-approval is subject to the following standard conditions:

1. Execution of a fully executed Purchase Agreement.
2. A satisfactory appraisal report meeting lender requirements.
3. No material change in financial condition or asset balances prior to closing.
4. Satisfactory title insurance and hazard insurance.

Your financial strength and significant asset base make you a highly qualified candidate. We are prepared to move forward with an expedited processing and closing timeline once a property is identified.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution]

[Phone Number]