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

Date: [Current Date]

To: [Borrower Name(s)]
Subject: Pre-Approval for Liquid Asset Dissipation Loan

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your credit profile and verified liquid assets, you have been pre-approved for a mortgage loan under our Asset Dissipation program.

Loan Terms & Pre-Approval Details:

- **Maximum Loan Amount:** $[Amount]
- **Loan Program:** Asset Depletion / Dissipation
- **Calculated Monthly Income:** $[Amount] (Derived from qualified assets)
- **Property Type:** [Single Family / Condo / Multi-Unit]
- **Expiration Date:** [Date]

This pre-approval is based on the following verified liquid assets: [Account Types/Totals]. Under this program, your qualifying income is determined by dividing your eligible liquid assets over a period of [Number] months.

Conditions for Final Approval:

- A fully executed sales contract for the subject property.
- A satisfactory appraisal report meeting lender requirements.
- Verification that liquid assets remain available and have not decreased significantly.
- Clear title report and proof of homeowners insurance.
- No material changes to your credit score or financial liabilities.

This letter is not a commitment to lend. Final approval is subject to a full underwriting review and the satisfaction of all closing conditions.

Sincerely,

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