Date: [Date]

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

Dear [Borrower Name],

We are pleased to inform you that based on our preliminary review of your financial documentation, you have been pre-approved for a mortgage loan under our Wealth Management Asset Depletion Program. This approval is based on the verified value of your liquid assets rather than traditional employment income.

Pre-Approval Terms:

- **Maximum Loan Amount:** $[Amount]
- **Purchase Price:** $[Amount]
- **Loan Program:** [e.g., 30-Year Fixed / ARM]
- **Calculated Monthly Asset Income:** $[Amount]

Verified Assets Considered:

- Brokerage Accounts: $[Amount]
- Retirement Accounts (Net of penalties): $[Amount]
- Cash Deposits: $[Amount]

Conditions of Approval:

1. Execution of a formal purchase agreement.
2. Satisfactory appraisal of the subject property.
3. Clear title report and proof of homeowners insurance.
4. Verification that asset balances have not decreased significantly prior to closing.
5. Final underwriting approval.

This letter is not a commitment to lend but is an indication of creditworthiness based on the asset depletion methodology. This pre-approval is valid until [Expiration Date].

Sincerely,

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