

Date: [Date]

To: [Seller Name / Listing Agent Name]

Regarding: Pre-Approval for Purchase of [Property Address]

Dear [Recipient Name],

It is a pleasure to confirm that **[Borrower Name(s)]** has been pre-approved for a Jumbo Mortgage loan for the specific purchase of the property located at: **[Full Property Address]**.

Our comprehensive underwriting review of the borrower's credit report, income documentation, and asset statements confirms they meet our eligibility requirements for a Jumbo loan under the following terms:

- **Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** \$[Amount] ([Percentage]%)
- **Loan Program:** [e.g., 30-Year Fixed / 7-Year ARM]

This pre-approval is based on a credit score of [Score] and verified liquid assets sufficient to cover the down payment, closing costs, and required cash reserves as mandated by our Jumbo lending guidelines.

This commitment is subject only to the following conditions:

1. A fully executed purchase agreement.
2. A satisfactory appraisal of the property confirming the purchase price.
3. Final review of clear title and valid homeowners insurance.
4. No material change in the borrower's financial condition or credit profile prior to closing.

We are prepared to move quickly toward a formal commitment and closing. Please feel free to contact me directly at [Phone Number] or [Email Address] if you have any questions.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]