**Sample Pre-Qualification Letter**

This is what a mortgage pre-qualification letter might look like from a mortgage lender:

"Dear *[borrower(s) name]*:

Based on our analysis of credit, employment, income, and asset information you have provided to us, we believe that you would qualify for the following:

* Loan Program: *[description of the loan program such a fixed rate loan]*
* Loan amount: *[amount of loan]*
* Down payment: *[amount down typically stated as a percent (such as 20%) - may also be referred to as maximum loan to value (such as 80%)]*
* Term: *[loan term typically stated in months (e.g., 180 months or 360 months]*
* Qualifying Rate: *[loan interest rate]*

PLEASE NOTE: This pre-qualification is based upon preliminary unverified information, which although deemed to be reliable, is not guaranteed to be correct. A final loan decision cannot be made until a complete mortgage application and supporting documentation is received and verified. This letter does not guarantee loan approval, nor is it an offer or commitment to make a loan at the above rates and terms. Interest Rates are subject to daily change without notice and may affect the loan amount for which you qualify."

Truly,