

**ABC Mortgage Company**  
**5678 Mission Blvd.**  
**San Diego, Ca 92101**

To Whom It May Concern,

We are pleased to inform you that Ben & Bonnie Borrower are pre-qualified for a residential loan in the amount of \$250,000. for the property located at located at;

1234 Main St.  
San Diego, Ca 92101

This qualification is based on a 30-year conventional mortgage at 6.5% interest with total property taxes not to exceed \$6,500.

Based upon information received at application, along with credit and income verification received and reviewed by ABC Mortgage Company, the applicant(s) described above meet the requirements for a conventional loan at the terms stated above.

We have also reviewed cash assets and reserves of the applicant. We have determined that the applicant(s) described above do/does possess sufficient funds necessary to close the transaction.

This pre-qualification letter does not constitute loan approval or commitment to rate, fees, or term. Any misrepresentation in the loan application or adverse change in the applicant's financial position may void this pre-qualification letter, as would a poor credit history by accepted standards.

A completed loan file with an acceptable appraisal must be provided for underwriting review before a final loan decision can be made. If you have any question or need more information, please do not hesitate to call.

Sincerely,

Mike Mortgage Broker  
(858) 555-1212