

Pre-approval Letter for Luxury Property Purchase

Subject: Jumbo Loan Pre-approval Confirmation

Dear [Applicant Name],

We are pleased to confirm your pre-approval for a jumbo mortgage loan up to [Amount] for the purchase of luxury residential property. This pre-approval reflects your exceptional financial profile and creditworthiness.

Jumbo Loan Pre-approval Details:

Approved Amount: Up to [Amount]

Property Value Range: [Range]

Down Payment: [Percentage]% ([Amount])

Loan Program: Jumbo Conventional

Interest Rate: [Rate]% (subject to market conditions)

Cash Reserves: [Amount] verified

Your financial strength, including substantial assets, excellent credit history (score: [Score]), and stable high income, positions you as a highly qualified buyer in the luxury real estate market. Our underwriting review has confirmed your ability to comfortably manage the financial obligations associated with this loan amount.

Jumbo Loan Considerations:

This financing exceeds conforming loan limits and requires enhanced documentation, larger reserves, and more stringent qualification standards—all of which you have successfully met. Properties in this price range will require comprehensive appraisals and may have additional requirements during the underwriting process.

Your pre-approval strengthens your negotiating position with luxury property sellers and demonstrates your serious commitment and financial capability.

Valid through [Date]. We look forward to facilitating your luxury home purchase.

Respectfully yours,

[Private Banking Officer Name]

[Wealth Management Division]

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