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## *Pre-Qualification Certificate*

This document certifies that \_\_\_\_\_ have / has been pre-qualified for a mortgage loan in the amount of \$\_\_\_\_\_, assuming a down payment of \_\_\_\_\_ % and a maximum monthly payment of \$ \_\_\_\_\_. This is based upon an estimated interest rate of \_\_\_\_\_ %.

The pre-qualified mortgage amount may vary with changes in interest rates. The amount noted above is based on interest rates current at the time of pre-qualification.

This pre-qualification should not be construed as a loan commitment. Certificate holder must apply and obtain credit and property approval.

*Once you have found a home, please contact me as soon as possible so that we may proceed with the application process. At that time you have the option to lock in the interest rate on your loan or allow the rate to float for a specific period of time based on your closing date.*

\_\_\_\_\_  
*Loan Officer*

\_\_\_\_\_  
*Borrower*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Co-Borrower*

\_\_\_\_\_  
*Phone*

\_\_\_\_\_  
*Date*