

Mortgage Eligibility Assessment Letter

Date: [Insert Date]

To: [Applicant's Name]
[Co-Applicant's Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Dear [Applicant's Name] and [Co-Applicant's Name],

We have conducted a preliminary assessment of your joint mortgage application submitted on [insert submission date]. After reviewing your financial information, we are pleased to provide you with our findings regarding your eligibility.

Eligibility Summary

- Combined Annual Income: [insert amount]
- Credit Score: [insert score]
- Debt-to-Income Ratio: [insert ratio]
- Loan Amount Requested: [insert amount]

Your financial profile indicates that you are likely eligible for a mortgage loan under the conditions stated above. However, this assessment is subject to further verification of your documents, credit history, and continued financial stability.

Next Steps

Please provide the following documents to proceed with your application:

- Proof of income (e.g., pay stubs, tax returns)
- Bank statements for the last three months
- Identification documents

If you have any questions or require further assistance, please do not hesitate to contact our office at [insert contact number] or [insert email]. We look forward to assisting you further in your home buying journey.

Sincerely,

[Your Name]
[Your Title]
[Company Name]

[Company Address]
[Phone Number]
[Email Address]