

Dear [Buyer Name],

As you begin your home search, I want to emphasize why having a solid mortgage prequalification letter is the most critical first step in the buying process. In today's real estate market, sellers often will not even consider an offer without one.

Here is why sellers require a prequalification letter:

- **Proof of Financial Ability:** It proves to the seller that a reputable lender has reviewed your credit, income, and assets, and that you are capable of securing the necessary financing.
- **Seriousness of Intent:** It signals that you are a motivated buyer who has done the preparation work, rather than someone just "window shopping."
- **Competitive Advantage:** In multiple-offer situations, a seller will almost always choose a prequalified buyer over one who is not, as it reduces the risk of the deal falling through.
- **Efficiency:** It allows us to focus only on homes within your verified budget, saving you time and preventing disappointment.

Most sellers require this letter to be submitted alongside any written offer. To ensure we are ready to act quickly when you find the right home, I recommend contacting your lender to update or obtain your letter as soon as possible.

If you need recommendations for local lenders who provide high-quality prequalification letters, please let me know.

Best regards,

[Your Name]

[Your Title]

[Your Contact Information]