

[Date]

[Borrower Name(s)]

[Borrower Address]

[City, State, Zip]

**RE: Pre-Qualification for Bank Statement Loan Program**

To Whom It May Concern,

We are pleased to inform you that [Borrower Name(s)] has been pre-qualified for a mortgage loan under our Bank Statement Program based on a preliminary review of the documentation provided.

The pre-qualification details are as follows:

- **Loan Program:** [e.g., 12-Month or 24-Month Bank Statement Program]
- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Property Type:** [e.g., Single Family Residence]

This pre-qualification is based on the following self-employed income analysis:

Bank statements from [Start Date] to [End Date] were reviewed to calculate a qualifying monthly income of \$[Amount].

Please note that this letter is not a formal loan commitment. Final approval is subject to the following conditions:

1. Execution of a formal loan application.
2. A satisfactory appraisal of the subject property.
3. Verification of liquid assets for down payment and closing costs.
4. A final credit report review and background check.
5. Satisfactory title commitment and insurance.

This pre-qualification is valid until [Expiration Date].

If you have any questions, please feel free to contact me at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]