

[Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**RE: Pre-Qualification for Mortgage Financing**

To Whom It May Concern,

Based on a preliminary review of the financial information provided by [Borrower Name], we are pleased to confirm that they are pre-qualified for a home loan in the amount of \$[Loan Amount].

As a self-employed 1099 earner, the borrower's qualification is based on the following reviewed documentation:

- Two years of IRS 1099 Statements
- Signed Personal and Business Tax Returns (Schedule C)
- Year-to-Date Profit and Loss Statement
- Current Bank Statements
- Credit Report and Score

This pre-qualification is based on an estimated purchase price of \$[Purchase Price] with a down payment of [Down Payment Amount/Percentage].

Please note that this letter is not a final loan approval or a commitment to lend. Final approval is subject to a formal appraisal of the subject property, verification of clear title, and no material change in the borrower's financial position or credit status prior to closing.

If you have any questions regarding this pre-qualification, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Lending Institution Name]