

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address or TBD]

RE: NON-QM BANK STATEMENT PROGRAM PRE-QUALIFICATION

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your credit profile and the financial documentation provided, you have been pre-qualified for a Non-QM (Non-Qualified Mortgage) Bank Statement Loan.

Loan Terms and Conditions:

- **Estimated Loan Amount:** \$[Amount]
- **Purchase Price / Value:** \$[Amount]
- **Loan Program:** [12 or 24] Month Bank Statement Program
- **Loan Type:** [Fixed/ARM]
- **Estimated Down Payment:** [Percentage/Amount]

Income Calculation:

Income for this qualification was calculated using bank statements in lieu of traditional tax returns. Based on the [Personal/Business] deposits reviewed, your qualifying monthly income is established at \$[Amount].

Conditions of Pre-Qualification:

This letter is not a formal loan approval or a commitment to lend. Final approval is subject to the following:

1. Verification of a fully executed purchase contract.
2. Satisfactory appraisal report of the subject property.
3. Clear title report and proof of adequate homeowners insurance.
4. Verification of sufficient funds to close and required reserves.
5. No material change in financial condition, credit score, or employment status.

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

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]
[Phone Number]