

Date: [Date]

To: [Borrower Name]

Address: [Borrower Current International Address]

Country: [Country of Residence]

Subject: PRE-QUALIFICATION LETTER (Foreign National Non-QM Program)

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your provided financial information, you have been pre-qualified for a mortgage loan under our Foreign National Non-QM program for the purchase of an investment property in the United States.

Initial Pre-Qualification Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Down Payment:** [Percentage]%
- **Loan Program:** [e.g., DSCR / Asset Utilization / Full Doc]
- **Property Type:** [e.g., Single Family / Condo / Multi-Family]
- **Occupancy:** Investment / Secondary Home

This pre-qualification is based on the following criteria:

- Verification of valid foreign passport and visa (if applicable).
- Review of international credit reports or credit reference letters.
- Verification of liquid assets for down payment and required reserves in a recognized financial institution.
- Property appraisal meeting investor guidelines.

Please note that this letter is a pre-qualification only and does not constitute a formal commitment to lend. Final approval is subject to a full underwriting review of all required documentation, including but not limited to, a signed purchase agreement, clear title report, and a satisfactory appraisal.

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

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]