

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address, City, State, Zip]

Dear [Borrower Name],

Congratulations! Based on a preliminary review of your financial information as an Independent Contractor, you have been pre-qualified for a Non-QM (Non-Qualified Mortgage) loan program.

Loan Terms:

- **Estimated Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage/Amount]
- **Loan Program:** [e.g., Bank Statement / 1099 Program]
- **Documentation Type:** [e.g., 12 or 24 Months Bank Statements]

Conditions of Pre-Qualification:

This pre-qualification is based on unverified information provided by the borrower, including credit reports and [Bank Statements/1099 forms]. This is not a final loan approval or a commitment to lend. Final approval is subject to the following:

- Verification of all income and asset documentation.
- Satisfactory appraisal of the subject property.
- A fully executed purchase agreement.
- No material change in your financial condition or credit score.
- Clear title and satisfactory proof of homeowners insurance.

If you have any questions or are ready to move forward with a formal application, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]