

[Lending Institution Name]

[Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: ITIN Non-QM Pre-Qualification Letter

To: [Seller Name / Real Estate Agent Name]

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-qualified for a residential mortgage loan under our Individual Taxpayer Identification Number (ITIN) Non-QM lending program. This determination is based on a preliminary review of the borrower's provided credit, income, and asset documentation.

Loan Terms and Qualifications:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Program:** ITIN Non-QM (Non-Agency)
- **Property Type:** [Single Family / Condo / Multi-Unit]

This pre-qualification is subject to the following conditions:

1. Verification of valid ITIN documentation.
2. A fully executed purchase contract for the subject property.
3. Satisfactory property appraisal and title report.
4. Final underwriting approval and verification of all financial data.
5. No material change in the borrower's financial position or credit score.

This letter is not a commitment to lend, but rather an indication of the borrower's ability to qualify based on current Non-QM guidelines. We look forward to working with all parties to complete this transaction.

Sincerely,

[Loan Officer Name]

[NMLS ID Number]

[Phone Number]

[Email Address]