

Date: [Date]

To: [Borrower Name(s)]

Subject: Pre-Qualification Letter for Interest-Only Non-QM Mortgage

To Whom It May Concern,

We have completed a preliminary review of the financial information provided by [**Borrower Name(s)**] regarding their request for a Non-QM (Non-Qualified Mortgage) loan. Based on the documentation submitted, we are pleased to confirm that the borrower is pre-qualified for an **Interest-Only** mortgage program under the following terms:

- **Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Program:** Non-QM Interest-Only
- **Interest-Only Period:** [Number of Years]
- **Down Payment:** [Percentage/Amount]%
- **Property Type:** [Single Family/Condo/Investment]

This pre-qualification is based on a review of the borrower's [credit report, bank statements, and/or stated income documentation]. This is not a final loan commitment. Final approval is subject to the following conditions:

- Verification of a fully executed purchase contract.
- A satisfactory appraisal of the subject property.
- Satisfactory title report and insurance.
- Final underwriting review and approval of all updated financial documents.
- No material change in the borrower's financial status or credit profile.

Thank you for the opportunity to assist with this transaction. Please contact us if you have any questions.

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Company Name]

[Phone Number]

[Email Address]