

Date: [Date]

To: [Borrower Name(s)]

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

RE: Investor Cash Flow (DSCR) Pre-Qualification Letter

Dear [Borrower Name],

Based on a preliminary review of your credit profile and the subject investment property, we are pleased to inform you that you have been pre-qualified for an Investor Cash Flow (Non-QM) loan under the following estimated terms:

- **Loan Program:** Debt Service Coverage Ratio (DSCR) / Investor Cash Flow
- **Purchase Price/Estimated Value:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Interest Rate:** [Rate]%
- **Loan Term:** [Months/Years]

Key Qualification Parameters:

- This qualification is based on the property's ability to generate monthly rental income that meets or exceeds the monthly mortgage payment (PITIA).
- No personal income or employment verification was used to qualify for this loan.
- Minimum FICO Score required: [Score].

This letter is a pre-qualification only and does not constitute a formal loan commitment or a guarantee of funding. Final approval is subject to a satisfactory appraisal, clear title, proof of liquid assets for closing, and a final underwriting review of all documentation.

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

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]