

Date: [Date]

To: [Borrower Name(s)]

Subject: Pre-Qualification Letter (Non-QM - Recent Credit Event Program)

Dear [Borrower Name],

Based on a preliminary review of the financial information provided, including your income, assets, and credit history-specifically addressing the recent credit event documented on [Date of Event]-you are pre-qualified for the following mortgage loan terms under our Non-QM Credit Recovery program:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [Program Name, e.g., Non-QM Near-Prime / Recent Event]
- **Down Payment Required:** [Percentage]% (\$[Amount])
- **Property Type:** [e.g., Single Family Residence]

This pre-qualification is based on the following conditions regarding the recent credit event ([Foreclosure / Short Sale / Bankruptcy / Deed-in-Lieu]):

- Verification of the discharge or completion date of the credit event.
- Satisfactory explanation of the circumstances surrounding the event.
- Evidence of re-established credit or housing payment history since the event.

This letter is not a final loan approval or a commitment to lend. Final approval is subject to a full underwriting review, a satisfactory appraisal of the subject property, clear title, and verification of all application data. Interest rates are subject to change until a formal rate lock is executed.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]

[Phone Number]