

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address or TBD]

Subject: Non-QM Pre-Qualification Letter (Self-Employed)

Dear [Borrower Name(s)],

Based on a preliminary review of the information and documentation provided, I am pleased to inform you that you have been pre-qualified for a mortgage loan under our Self-Employed Non-QM (Non-Qualified Mortgage) program.

Loan Terms and Estimates:

- **Loan Program:** [e.g., Bank Statement / P&L Only / Asset Depletion]
- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Term:** [e.g., 30-Year Fixed / 5/1 ARM]

Qualifications Reviewed:

- Preliminary Credit Report (Score: [Score])
- Income Verification via [e.g., 12/24 Months Bank Statements]
- Business Proof of Existence for at least [Number] years
- Verified Liquid Assets for Closing Costs and Reserves

Conditions for Final Approval:

This pre-qualification is not a commitment to lend. Final loan approval is subject to the following:

1. Execution of a formal loan application.
2. Verification of all information provided in the initial intake.
3. A satisfactory appraisal of the subject property to support the value.
4. Satisfactory title search and proof of hazard insurance.
5. No material change in your financial condition, credit score, or employment status prior to closing.

Congratulations on taking this step toward your home purchase. Please feel free to share this letter with your Real Estate Agent.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]