

Date: [Date]

Lender Name: [Mortgage Company/Bank Name]

Loan Officer: [Name]

NMLS ID: [ID Number]

Contact Information: [Phone/Email]

To Whom It May Concern,

Subject: Mortgage Pre-Qualification Letter (Bank Statement Program)

This letter confirms that we have pre-qualified [**Borrower Name(s)**] for a mortgage loan to purchase a residential property. As a freelance professional, the borrower's income has been verified using our specialized Bank Statement Loan Program.

Our preliminary review included a comprehensive analysis of [12/24] months of personal and/or business bank statements, a credit report evaluation, and a review of available liquid assets.

Loan Terms & Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])
- **Loan Type:** [e.g., 30-Year Fixed / ARM]
- **Program:** Non-QM / Bank Statement Program

This pre-qualification is based on the borrower's current financial standing and is subject to the following:

1. Execution of a formal purchase agreement.
2. A satisfactory property appraisal meeting lender requirements.
3. Verification of clear title and adequate insurance.
4. No material change in the borrower's financial condition, credit score, or employment status prior to closing.

This letter is not a final loan commitment or an offer to extend credit. Final approval is subject to full underwriting of the specific property and updated documentation.

Should you have any questions regarding this pre-qualification or the Bank Statement Program, please contact me directly.

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[Lending Institution]