

Date: [Date]

To: [Borrower Name]

Address: [Borrower Address]

Property Address: [Subject Property Address, if applicable]

RE: LETTER OF PRE-QUALIFICATION

Dear [Borrower Name],

Based on a preliminary review of the financial documentation provided, including [Number] months of personal and/or business bank statements, [Lender Name] is pleased to confirm that you are pre-qualified for the following mortgage loan terms under our High Net Worth Bank Statement Program:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price / Value:** \$[Amount]
- **Loan-to-Value (LTV):** [Percentage]%
- **Loan Program:** Bank Statement Only (No Tax Returns)
- **Estimated Interest Rate:** [Percentage]%
- **Loan Term:** [Years] Years

This pre-qualification is based on the verified cash flow and liquid asset position demonstrated in your bank statements, rather than traditional income documentation. Our analysis indicates that your monthly deposits and high-net-worth liquidity meet the requirements for the debt-to-income (DTI) ratios established for this program.

Please note that this letter is not a commitment to lend. Final loan approval is subject to the following conditions:

- Verification of a fully executed purchase contract.
- A satisfactory appraisal of the subject property.
- Final review of updated bank statements prior to closing.
- Clear title report and adequate homeowners insurance.
- No material change in your financial condition or credit score.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lender Name]

[Phone Number]

[Email Address]

[NMLS Number]