

[Lending Institution Name]
[Lending Institution Address]
[City, State, Zip Code]
[Phone Number]
[Date]

RE: MORTGAGE PRE-QUALIFICATION LETTER

To Whom It May Concern,

Based on a preliminary review of the financial information provided by **[Borrower Name]**, we are pleased to confirm that the borrower is pre-qualified for a residential mortgage loan under our Independent Contractor/Self-Employed Bank Statement Program.

Loan Terms & Details:

- **Maximum Loan Amount:** \$[Amount]
- **Property Type:** [Single Family / Condo / Multi-Unit]
- **Transaction Type:** [Purchase / Refinance]
- **Income Verification Method:** [12 / 24] Months Personal/Business Bank Statements

Conditions of Pre-Qualification:

This pre-qualification is based on an analysis of the borrower's bank statements to determine cash flow and debt-to-income ratios. This does not constitute a formal loan commitment. Final approval is subject to the following:

- Verification of a fully executed sales contract.
- Satisfactory appraisal of the subject property to support the purchase price.
- Final underwriting review of updated credit reports and bank statements.
- Verification of available funds for down payment and closing costs.
- No material change in the borrower's financial position or credit score.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]
[Email Address]