

**Date:** [Date]

**To:** [Borrower Name(s)]

**Property Address:** [Property Address/TBD]

**Subject: JUMBO BANK STATEMENT LOAN PRE-QUALIFICATION LETTER**

To Whom It May Concern,

Based on a preliminary review of the documentation provided by [Borrower Name(s)], I am pleased to inform you that they have been pre-qualified for a Jumbo Bank Statement Mortgage Loan for the purchase of the above-referenced property.

**Loan Terms and Qualifications:**

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Program:** Jumbo Non-QM (Bank Statement Program)
- **Income Verification:** [12/24] Months Business/Personal Bank Statements

**Conditions of Pre-Qualification:**

This pre-qualification is based on an initial analysis of the borrower's credit report, verified liquid assets, and bank statement cash flow analysis. Final loan approval is subject to the following:

- A fully executed purchase agreement.
- Satisfactory appraisal report of the subject property.
- Final underwriting approval and verification of all financial data.
- No material change in the borrower's financial position, credit score, or employment status prior to closing.

This letter is not a commitment to lend. Should you have any questions regarding this pre-qualification, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]