

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address / TBD]

RE: PRE-QUALIFICATION LETTER (NON-QM BANK STATEMENT PROGRAM)

To Whom It May Concern,

We have completed a preliminary review of the mortgage application and supporting financial documentation for [**Borrower Name(s)**] regarding the purchase of the above-referenced property.

Based on our analysis of [**12/24**] months of personal and/or business bank statements, we have calculated a qualifying monthly income of **[\$[Amount]]**. Based on this non-traditional income verification, the borrower is pre-qualified for the following loan terms under our Non-QM Bank Statement Program:

- **Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage]% (\$[Amount])
- **Loan Program:** [e.g., 30-Year Fixed / 5/1 ARM]

This pre-qualification is based on a review of the following:

- Credit report and credit score
- Analysis of bank statement deposits for income calculation
- Stated liquid assets for down payment and reserves

Please note that this letter is not a final loan approval or a commitment to lend. Final approval is subject to a formal underwriting review, a satisfactory appraisal of the subject property, clear title, and no material change in the borrower's financial position or credit profile prior to closing.

If you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]