

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

To: [Borrower Name]
Address: [Borrower Address]
City, State, Zip Code: [Borrower City, State, Zip Code]

Subject: Personal Account Bank Statement Loan Pre-Qualification

Dear [Borrower Name],

Based on our preliminary review of the personal bank statements provided for the period of [Start Date] to [End Date], we are pleased to inform you that you are pre-qualified for a loan under our Bank Statement Program.

Pre-Qualification Details:

- **Estimated Loan Amount:** \$[Amount]
- **Loan Term:** [Number of Months/Years]
- **Interest Rate:** [Percentage]% (Subject to change)
- **Property Type:** [Residential/Commercial/Investment]

Analysis Summary:

Our analysis of your personal accounts shows a consistent average monthly deposit of \$[Monthly Average]. We have applied a [Percentage]% expense factor to arrive at a qualifying monthly income of \$[Qualifying Income].

Conditions for Final Approval:

This letter is a pre-qualification only and does not constitute a formal loan commitment. Final approval is subject to the following:

- Verification of a fully executed purchase agreement.
- Satisfactory appraisal of the subject property.
- A final review of credit report and credit scores.
- Confirmation of liquid assets for down payment and closing costs.
- No material change in your financial condition prior to closing.

This pre-qualification is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Email Address]