

Date: [Date]

To: [Seller Name / Listing Agent Name]

Subject: Real Estate Investor Pre-Qualification Letter

To Whom It May Concern,

We have completed a preliminary financial review for **[Borrower Name/Entity Name]** regarding their eligibility for a mortgage loan. Based on our initial assessment of the borrower's bank statements and credit profile, they are pre-qualified for a non-traditional "Bank Statement" investment loan program.

Loan Details:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Property Type:** [Investment / Non-Owner Occupied]

Conditions of Pre-Qualification:

This pre-qualification is based on a review of [12/24] months of consecutive bank statements to calculate qualifying income. This is not a final loan commitment. Final approval is subject to the following:

- A fully executed purchase agreement.
- A satisfactory appraisal report meeting lender requirements.
- Verification of clear title and adequate insurance.
- No material changes to the borrower's financial status or credit score.

The borrower is prepared to move forward with a timely closing. Please feel free to contact me directly if you have any questions regarding this pre-qualification.

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]