

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address or TBD]

Subject: PRE-QUALIFICATION LETTER

Dear [Borrower Name],

I am pleased to inform you that based on a preliminary review of your financial information, you have been pre-qualified for a mortgage loan under our Self-Employed Bank Statement Program. This determination is based on our analysis of the bank statements provided for the period of [Number of Months] months.

Loan Terms and Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** [e.g., 12/24 Month Bank Statement Program]
- **Estimated Interest Rate:** [Rate]%
- **Loan Type:** [e.g., 30-Year Fixed / ARM]
- **Minimum Down Payment:** [Percentage]%

This pre-qualification is subject to the following conditions:

1. Verification of a fully executed purchase contract for the subject property.
2. A satisfactory appraisal report to support the purchase price.
3. A final review of credit report and updated bank statements prior to closing.
4. Satisfactory title search and proof of homeowners insurance.
5. No material change in your financial condition, employment status, or credit score.

Please note that this letter is not a formal commitment to lend. A final loan approval is subject to a full underwriting review of all required documentation.

Congratulations on taking this first step toward your home purchase. If you have any questions, please contact me at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]