

Date: [Date]

To: [Borrower Name]

Property Address: [Property Address/TBD]

RE: Pre-Qualification for Twelve-Month Bank Statement Loan Program

Dear [Borrower Name],

Based on a preliminary review of your credit report and the twelve (12) most recent months of personal/business bank statements provided, [Lending Institution Name] is pleased to inform you that you are pre-qualified for the following mortgage loan terms:

- **Loan Program:** 12-Month Bank Statement (Non-QM)
- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Down Payment:** [Percentage/Amount]%
- **Calculated Monthly Income:** \$[Amount] (Based on bank statement deposits)

This pre-qualification is subject to the following conditions:

- Verification of a fully executed purchase contract.
- Satisfactory appraisal report of the subject property.
- Final underwriting approval of all documentation.
- No material changes to your credit score, financial position, or employment status.
- Verification of required cash reserves and closing costs.

This letter is not an offer to lend or a commitment to provide a loan. This pre-qualification is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]