

Date: [Date]

To: [Borrower Name]

Property Address: [Property Address / TBD]

RE: 24-Month Bank Statement Program Pre-Qualification

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your self-employed financial documentation and 24 months of consecutive bank statements, you have been pre-qualified for a mortgage loan under our Non-QM Bank Statement Program.

Loan Terms and Conditions:

- **Estimated Loan Amount:** \$[Amount]
- **Purchase Price / Value:** \$[Amount]
- **Loan-to-Value (LTV):** [Percentage]%
- **Qualifying Monthly Income:** \$[Amount] (Based on 24-month average)
- **Loan Term:** [Months/Years]

This pre-qualification is based on the following verified information:

- Review of 24 months of [Personal/Business] bank statements.
- Credit report and score of [Score].
- Verification of self-employment for a minimum of two years.

Please note that this letter is not a formal commitment to lend. Final loan approval is subject to the following:

- A fully executed purchase contract.
- Satisfactory professional appraisal of the subject property.
- Final underwriting review and verification of all updated financial data.
- No material change in your financial condition or credit status prior to closing.

This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]