

[Lender Name/Company Logo]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

Date: [Current Date]

RE: STRATEGIC PRE-QUALIFICATION LETTER

To Whom It May Concern,

This letter serves to confirm that **[Borrower Name/Entity Name]** has been pre-qualified for a real estate bridge loan (Fix and Flip) through **[Lender Name]** for the acquisition and renovation of the following property:

Property Address: [Subject Property Address, City, State, Zip]

Based on our preliminary review of the borrower's creditworthiness, experience, and financial liquidity, we have established the following preliminary loan terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan-to-Cost (LTC):** [Percentage]%
- **Loan-to-Value (ARV):** [Percentage]%
- **Renovation Holdback:** \$[Amount]
- **Loan Term:** [Number] Months

Conditions of Financing:

This pre-qualification is subject to a formal underwriting process, which includes but is not limited to:

- A satisfactory interior/exterior appraisal and After Repair Value (ARV) validation.
- Review and approval of the detailed renovation budget and timeline.
- Clear title report and proof of hazard insurance.
- Final verification of borrower's assets and entity documentation.

This letter is not a commitment to lend, but rather an indication of the borrower's ability to secure financing based on the information provided to date. **[Lender Name]** is a direct private lender, and we are prepared to move toward a closing within [Number] business days once all contingencies are met.

Should you have any questions regarding this pre-qualification, please contact me directly at [Phone Number].

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[Lender Company Name]