

DATE: [Date]

TO: [Borrower Name/Entity Name]

RE: Portfolio Bridge Loan Pre-Qualification

Dear [Borrower Name],

Based on our preliminary review of the financial information and property details provided, [Lending Institution Name] is pleased to confirm that you have been pre-qualified for a portfolio bridge loan under the following indicative terms:

- **Property Address:** [Subject Property Address]
- **Loan Amount:** \$[Amount]
- **Estimated Loan-to-Value (LTV):** [Percentage]%
- **Interest Rate:** [Rate]% (Interest-Only)
- **Loan Term:** [Number] Months
- **Prepayment Penalty:** [Terms/None]

As a portfolio lender, we provide this financing through our own balance sheet. This pre-qualification is based on your current credit profile, stated liquid assets, and the estimated value of the underlying collateral.

This letter is not a formal commitment to lend. Final approval is subject to the following conditions:

- Satisfactory internal valuation or third-party appraisal.
- Review and approval of a clean preliminary title report.
- Verification of all financial documentation and liquidity.
- Final review by our internal credit committee.

We look forward to working with you to close this transaction. Should you have any questions, please contact me directly at [Phone Number].

Sincerely,

[Officer Name]

[Title]

[Lending Institution Name]