

**Date:** [Date]

**To:** [Borrower Name(s)]

**Address:** [Borrower Current International Address]

**Subject: PRE-APPROVAL LETTER (Foreign National Non-QM Program)**

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name(s)]** has been pre-approved for a mortgage loan under our Foreign National Non-Qualified Mortgage (Non-QM) program. This determination is based on a preliminary review of the documentation provided regarding creditworthiness, liquidity, and international assets.

The terms of the pre-approval are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Property Type:** [Investment / Second Home]
- **Loan Program:** [e.g., 30-Year Fixed / 5/1 ARM]
- **Transaction Type:** [Purchase / Refinance]

This pre-approval is subject to the following conditions:

1. Execution of a formal purchase agreement for a property located in [State/Region].
2. A satisfactory appraisal report meeting lender requirements.
3. Verification of sufficient funds for closing and required reserves in a recognized financial institution.
4. Final underwriting approval of the property title and insurance.
5. Verification of valid international passport and visa (if applicable).

This letter is not a commitment to lend. Final approval is subject to a full review of the subject property and any changes in the applicant's financial status prior to closing.

This pre-approval is valid until: [Expiration Date]

Sincerely,

[Loan Officer Name]

[Company Name]

[NMLS Number]

[Phone Number]

[Email Address]