

Date: [Date]
Loan Officer: [Name]
NMLS ID: [Number]
Lender: [Company Name]

Subject: ITIN Non-QM Mortgage Pre-Approval

To: [Borrower Name(s)]
Property Address: [Address / TBD]

Dear [Borrower Name(s)],

Based on our preliminary review of your credit profile, ITIN documentation, and financial information provided, [Company Name] has pre-approved you for a mortgage loan under our Non-Qualified Mortgage (Non-QM) program. This pre-approval is specifically tailored for Individual Taxpayer Identification Number (ITIN) holders.

Loan Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Estimated Sales Price:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Program:** ITIN Non-QM [Fixed/ARM]

Conditions of Pre-Approval:

- Subject to a fully executed purchase contract.
- Verification of sufficient funds for down payment and closing costs.
- Satisfactory property appraisal and title report.
- Final underwriting approval of updated income and asset documentation.
- No material change in your financial condition or credit score prior to closing.

This letter is not a commitment to lend. It is an assessment of your eligibility based on current market conditions and the information available at this time. This pre-approval expires on [Date].

Sincerely,

[Signature]
[Loan Officer Name]
[Phone Number]
[Email Address]