

Date: [Insert Date]

To: [Borrower Name(s)]

Property Address: [Insert Address, if known, or "TBD"]

Subject: Pre-Approval for Jumbo Non-QM Mortgage Financing

Dear [Borrower Name(s)],

We are pleased to inform you that based on a preliminary review of your credit report, income documentation, and financial assets, you have been pre-approved for a Jumbo Non-Qualified Mortgage (Non-QM) loan under the following terms:

- **Maximum Purchase Price:** \$[Insert Amount]
- **Maximum Loan Amount:** \$[Insert Amount]
- **Minimum Down Payment:** [Insert Percentage]%
- **Loan Program:** [Insert Specific Program, e.g., Jumbo Alternative Doc / Bank Statement Program]
- **Loan Term:** [Insert Term, e.g., 30-Year Fixed]

This pre-approval is based on Non-QM underwriting guidelines, specifically utilizing [Insert Qualification Method, e.g., 12-month bank statements / Asset Depletion] to verify qualifying income. This letter confirms that you meet the specialized liquidity and credit requirements necessary for high-balance financing exceeding standard conforming limits.

This commitment is subject to the following conditions:

- A fully executed purchase agreement.
- A satisfactory appraisal report meeting lender requirements.
- Final verification of updated financial documents and credit profile prior to closing.
- Clear title report and adequate homeowners insurance.
- No material change in financial status, employment, or debt obligations.

This letter is not a final loan commitment. It is valid until [Insert Expiration Date]. We look forward to working with you to finalize your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]