

Date: [Current Date]

To: [Borrower Name(s)]

Property Address: [Property Address / TBD]

RE: Pre-Approval for Non-Qualified Mortgage (Recent Credit Event Program)

Dear [Borrower Name(s)],

We are pleased to inform you that based on a preliminary review of your credit report, income documentation, and financial background, you have been pre-approved for a mortgage loan under our Non-Qualified Mortgage (Non-QM) Recent Credit Event program.

This pre-approval specifically acknowledges and accounts for the following credit event(s): [Type of Event: e.g., Bankruptcy / Foreclosure / Short Sale / Deed-in-Lieu] which occurred on [Date of Event].

Loan Terms & Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Loan Program:** Non-QM (Recent Credit Event)
- **Loan Term:** [Number of Months/Years]

Conditions for Final Approval:

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

- A fully executed purchase agreement for the subject property.
- A satisfactory property appraisal meeting lender requirements.
- Verification of a clear title and adequate homeowner's insurance.
- Verification that no material changes have occurred in your financial position, employment status, or credit profile.
- Completion of full underwriting review and satisfaction of all prior-to-doc conditions.

This pre-approval is valid until [Expiration Date]. We look forward to assisting you with your home purchase.

Sincerely,

[Loan Officer Name]

[Title]

[Company Name]

[NMLS Number]

[Phone Number]
[Email Address]