

Date: [Date]

[Borrower Name]

[Business Name]

[Business Address]

[City, State, Zip Code]

Subject: Pre-Approval for Business Loan (Bank Statement Program)

Dear [Borrower Name],

We are pleased to inform you that **[Business Name]** has been pre-approved for a business loan based on our preliminary review of your provided bank statements and financial profile.

Loan Terms Summary:

- **Pre-Approved Amount:** up to \$[Amount]
- **Loan Program:** Bank Statement Program
- **Estimated Term:** [Number of Months/Years]
- **Estimated Interest Rate/Factor Rate:** [Rate]%

This pre-approval is based on the average monthly deposits reflected in your business bank statements for the period of [Date Range]. Please note that this is not a final commitment to lend. Final approval is subject to the following conditions:

- Verification of original bank statements and business documents.
- Satisfactory completion of a formal background and credit check.
- No material change in the financial condition of the business.
- Submission of any additional requested documentation.

This pre-approval letter is valid until [Expiration Date].

We look forward to working with you to finalize your funding. Should you have any questions, please contact your account manager at [Phone Number] or [Email Address].

Sincerely,

[Name of Loan Officer]

[Title]

[Lending Institution Name]