

[Lender Name/Company Logo]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

**RE: Pre-Approval for Mortgage Financing**

To Whom It May Concern,

This letter is to certify that **[Borrower Name]** has been pre-approved for a mortgage loan under our **[Bank Statement Program Name]**. Our review is based on an analysis of personal and/or business bank statements covering the most recent [Number] months to verify the applicant's cash flow as an Independent Contractor.

**Pre-Approval Terms:**

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment:** [Percentage]%
- **Property Type:** [Single Family / Condo / Multi-Unit]
- **Loan Term:** [Number of Years]

The applicant's income has been calculated based on documented bank deposits, minus applicable expense factors, in accordance with our self-employed lending guidelines. Assets required for the down payment and closing costs have also been verified.

This pre-approval is subject to the following conditions:

1. Execution of a fully signed purchase agreement.
2. A satisfactory appraisal of the subject property.
3. A final title search and proof of valid homeowners insurance.
4. No material changes to the applicant's credit score, financial position, or employment status prior to closing.

This letter is valid until **[Expiration Date]**.

If you have any questions regarding this pre-approval, please contact me directly at [Phone Number].

Sincerely,

[Signature]

[Loan Officer Name]

[Title]

[NMLS Number]