

Date: [Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Subject: Pre-Approval for Mortgage Loan (Alternative Documentation Program)

Dear [Borrower Name],

We are pleased to inform you that you have been pre-approved for a residential mortgage loan under our Self-Employed Alternative Documentation Program. This determination is based on a preliminary review of your credit profile and income verified through alternative methods, such as [Bank Statements / Profit & Loss Statements].

Your pre-approval details are as follows:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., 12-Month Bank Statement Program]
- **Down Payment Required:** [Percentage]%
- **Property Type:** [e.g., Single Family Residence]

This pre-approval is subject to the following conditions:

1. Verification of a fully executed purchase contract.
2. A satisfactory appraisal report of the subject property.
3. Final underwriter review of updated financial documents prior to closing.
4. No material change in your financial condition, credit score, or employment status.

This letter is not a commitment to lend. Final approval is subject to a full review of the property and all updated application data. This pre-approval expires on [Date].

Congratulations on taking this step toward homeownership. Please contact us when you have identified a property.

Sincerely,

[Loan Officer Name]
[Title]
[Company Name]
[NMLS Number]
[Phone Number]