

Date: [Date]

To: [Borrower Name(s)]

Subject: Mortgage Pre-Approval - Bank Statement 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 Bank Statement Program. This determination is based on a preliminary review of your personal and/or business bank statements to calculate qualifying income.

Loan Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., 12-Month or 24-Month Bank Statement Program]
- **Down Payment:** [Percentage]%
- **Property Type:** [Single Family / Condo / Multi-Unit]

This pre-approval is subject to the following conditions:

1. Execution of a formal purchase agreement.
2. A satisfactory property appraisal and title report.
3. Verification of remaining liquid assets for closing costs and reserves.
4. No material change in your financial condition, credit score, or employment status.
5. Final underwriting approval and compliance with all program guidelines.

This letter is not a commitment to lend but is an indicator of your creditworthiness and qualifying income based on the documents provided. This pre-approval expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]

[Company Name]

[Phone Number]