

[Lending Institution Name]  
[Address]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

**RE: MORTGAGE PRE-APPROVAL LETTER**

To Whom It May Concern,

We are pleased to inform you that [**Borrower Name(s)**] has been pre-approved for a residential mortgage loan. This determination is based on a comprehensive review of a 24-month bank statement program specifically designed for self-employed borrowers.

**Loan Terms and Details:**

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Down Payment Amount:** \$[Amount] / [Percentage]%
- **Loan Program:** 24-Month Bank Statement (Non-QM)
- **Property Type:** [Single Family / Condo / Multi-Unit]

**Conditions of Pre-Approval:**

Our underwriting department has verified the following documentation for the preceding 24-month period:

- Twenty-four (24) consecutive months of personal and/or business bank statements.
- Verified credit report and qualifying credit score.
- Proof of liquid assets for closing costs and required reserves.

This pre-approval is subject to the following final conditions: a fully executed sales contract, a satisfactory property appraisal, a clear preliminary title report, and no material change in the borrower's financial position or credit profile prior to closing.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]  
[NMLS Number]  
[Direct Phone Number]  
[Email Address]