

[Lender Name/Company Logo]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

Date: [Current Date]

RE: DSCR PRE-QUALIFICATION LETTER

To Whom It May Concern,

This letter confirms that **[Borrower Name/Entity Name]** has been pre-qualified for a commercial real estate loan based on Debt Service Coverage Ratio (DSCR) underwriting guidelines.

Loan Terms and Qualifications:

- **Maximum Loan Amount:** \$[Amount]
- **Minimum Required DSCR:** [e.g., 1.20x]
- **Target Property Type:** [e.g., Multi-family, Retail, Industrial]
- **Maximum LTV:** [Percentage]%
- **Estimated Interest Rate:** [Percentage]%

Conditions of Qualification:

This qualification is based on a preliminary review of the Borrower's credit profile, liquid assets for down payment and reserves, and the projected rental income of the subject property. Final approval is subject to the following:

1. Satisfactory executed purchase agreement.
2. Professional appraisal confirming value and market rent (Form 1007 or 1025 if applicable).
3. Final underwriting of the property's trailing 12-month operating statement and current rent roll.
4. Verification of clear title and adequate insurance coverage.

This letter is not a formal commitment to lend and is subject to change based on market conditions or changes in the borrower's financial standing prior to closing.

Sincerely,

[Signature]

[Name of Loan Officer]

[Title]

[NMLS Number, if applicable]