

Date: [Date]

To: [Borrower Name/Entity Name]

Subject: Pre-Approval for DSCR Investment Property Financing

To Whom It May Concern,

We are pleased to inform you that **[Borrower Name]** has been pre-approved for a Debt Service Coverage Ratio (DSCR) mortgage loan for the purchase of an investment property based on the following preliminary terms:

- **Maximum Loan Amount:** \$[Amount]
- **Minimum DSCR Required:** [e.g., 1.0x or 1.2x]
- **Maximum Loan-to-Value (LTV):** [Percentage]%
- **Property Type:** [Single Family / Multi-Family / Condo]
- **Occupancy:** Non-Owner Occupied (Investment Only)

This pre-approval is based on a preliminary review of the borrower's credit profile and available liquid assets for down payment and closing costs. As a DSCR loan, the final approval is subject to the subject property's ability to generate sufficient rental income to cover the monthly debt obligations (PITIA).

This commitment is subject to the following conditions:

1. Satisfactory appraisal report verifying property value and market rent (Form 1007 or 1025).
2. Final verification of liquid reserves and down payment funds.
3. Review of a signed purchase agreement.
4. Clear title report and adequate insurance coverage.
5. No material change in the borrower's credit score or financial position.

This letter is for informational purposes and does not constitute a final loan commitment. This pre-approval is valid until **[Expiration Date]**.

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]

[Email Address]