

**Date:** [Date]

**To:** [Borrower Name/Entity Name]

**Address:** [Borrower Address]

**Subject: DSCR Investor Pre-Approval Letter**

To Whom It May Concern,

We are pleased to confirm that [Borrower Name/Entity Name] has been pre-approved for a Debt Service Coverage Ratio (DSCR) investment mortgage loan with [Lending Institution Name]. This pre-approval is based on a preliminary review of the borrower's credit profile and investment experience.

**Loan Terms and Parameters:**

- **Maximum Loan Amount:** \$[Amount]
- **Property Type:** [Single Family / 2-4 Units / Multi-Family]
- **Transaction Type:** [Purchase / Refinance]
- **Minimum DSCR Ratio Required:** [e.g., 1.0x or 1.2x]
- **Maximum LTV:** [Percentage]%
- **Estimated Interest Rate:** [Percentage]%

**Conditions of Pre-Approval:**

This letter is not a final commitment to lend. Final approval is subject to the following:

1. Execution of a formal loan application.
2. A satisfactory appraisal of the subject property confirming value and market rent.
3. Verification that the property's rental income meets or exceeds the required DSCR ratio.
4. Review and approval of a clean title report and property insurance.
5. No material change in the borrower's financial condition or credit status.

This pre-approval is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]

[Email Address]