

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

**RE: DSCR LOAN 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) real estate investment loan. This approval is based on a preliminary review of the borrower's credit profile and investment experience.

**Loan Terms & Conditions:**

- **Maximum Loan Amount:** \$[Amount]
- **Property Type:** [Residential Investment / 1-4 Units / Multi-family]
- **Minimum DSCR Ratio Required:** [Ratio, e.g., 1.15x]
- **Maximum LTV (Loan-to-Value):** [Percentage]%
- **Estimated Interest Rate:** [Rate]%
- **Loan Purpose:** [Purchase / Refinance]

This pre-approval is specifically for an investment property loan where qualification is primarily determined by the subject property's ability to generate sufficient rental income to cover the debt service. This letter does not constitute a final commitment to lend.

**Final approval is subject to:**

1. A fully executed purchase contract.
2. A professional appraisal confirming the property value and market rent (Form 1007/216).
3. Satisfactory title commitment and insurance.
4. Verification of liquid assets for down payment and closing costs.
5. Final underwriting review and approval of the specific asset.

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

Sincerely,

[Loan Officer Name]  
[Title]  
[NMLS Number]  
[Company Name]