

**[Lending Institution Name]**

[Address Line 1]

[City, State, Zip Code]

[Phone Number]

[Date]

**RE: DSCR Mortgage Pre-Approval for Short-Term Rental Investment**

To Whom It May Concern,

This letter serves as official confirmation that **[Borrower Name / Entity Name]** has been pre-approved for a Debt Service Coverage Ratio (DSCR) mortgage loan for the purchase of a short-term rental (STR) investment property.

**Loan Terms & Specifications:**

- **Maximum Loan Amount:** \$[Amount]
- **Minimum Down Payment:** [Percentage]%
- **Property Type:** [Single Family / Condo / 2-4 Units]
- **Loan Program:** DSCR Investor - Short-Term Rental
- **Estimated DSCR Ratio Required:** [e.g., 1.0x or 1.25x]

**Conditions of Pre-Approval:**

This approval is based on the borrower's creditworthiness and available liquidity for the down payment and closing costs. Final loan commitment is subject to the following:

1. A satisfactory appraisal report confirming the property value.
2. Rental income verification using AirDNA, professional management projections, or 1007 Rent Schedule to satisfy DSCR requirements.
3. Clear and marketable title to the subject property.
4. Final underwriting review of the specific subject property address.

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

Should you have any questions regarding this pre-approval or the borrower's ability to close, please contact me directly at [Phone Number].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]