

**Date:** [Current Date]

**To:** [Seller Name / Listing Agent Name]

**Property Address:** [Subject Property Address]

**RE: DSCR 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 loan through [**Lending Institution Name**] for the purchase of the aforementioned property.

Our review of the investor's financial profile and credit history indicates they meet our preliminary requirements for a turnkey investment acquisition. This approval is based on the following terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan-to-Value (LTV):** Up to [Percentage]%
- **Loan Program:** DSCR Business Purpose Loan
- **Minimum DSCR Ratio Required:** [e.g., 1.0x or 1.1x]

This pre-approval is subject to the following conditions:

1. Verification of the property's market rent via a Form 1007 or 1025 appraisal report.
2. A satisfactory title commitment and proof of hazard insurance.
3. Final underwriting approval and no material change in the borrower's financial position.

As this is a DSCR loan, the approval is primarily based on the income-generating potential of the property rather than the borrower's personal income (DTI). We are prepared to move quickly toward a closing once a purchase agreement is fully executed.

Should you have any questions, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Loan Officer Signature]

**[Loan Officer Name]**

[Title]

[Company Name]

[NMLS Number]