

**Date:** [Date]

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

**Property Address:** [Property Address, City, State, Zip]

**Subject: Pre-Approval for Turnkey Multi-Family Purchase**

To Whom It May Concern,

We are pleased to confirm that [**Borrower Name(s)**] has been pre-approved for a mortgage loan to purchase the turnkey multi-family property located at the address mentioned above.

This pre-approval is based on a preliminary review of the borrower's credit report, income documentation, and available assets. Our findings indicate that the borrower meets the following criteria:

- **Loan Amount:** Up to \$[Amount]
- **Purchase Price:** Up to \$[Amount]
- **Loan Program:** [e.g., Conventional / FHA / Commercial / DSCR]
- **Down Payment:** [Percentage]% (\$[Amount])

This approval specifically accounts for the projected rental income generated by the units within this multi-family property. We understand this is a turnkey investment and have factored the property's income-producing potential into our debt-to-income (DTI) or Debt Service Coverage Ratio (DSCR) calculations.

This commitment is subject to the following standard conditions:

- A satisfactory appraisal and title report for the subject property.
- No material change in the borrower's financial position or credit profile.
- Final underwriting approval and verification of property insurance.

The borrower is prepared to move forward with a professional and timely closing. Should you have any questions regarding this pre-approval, please contact me directly at [Phone Number] or [Email].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]