

[Lender Name/Company Logo]

[Lender Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

Date: [Current Date]

RE: STATED INCOME BRIDGE LOAN PRE-APPROVAL

Borrower(s): [Borrower Name(s)]

Property Address: [Subject Property Address or "To Be Determined"]

Loan Amount: \$[Amount]

To Whom It May Concern,

Based on a preliminary review of the information provided by the Borrower, [Lender Name] is pleased to confirm that the Borrower has been pre-approved for a Stated Income Bridge Loan for the purchase or refinance of the above-referenced property.

Loan Terms and Conditions:

- **Loan Program:** Stated Income Bridge Loan
- **Maximum Loan-to-Value (LTV):** [Percentage]%
- **Estimated Interest Rate:** [Rate]%
- **Loan Term:** [Number of Months]
- **Documentation Type:** Stated Income / No Ratio

This pre-approval is based on the Borrower's stated income, credit profile, and the estimated value of the subject property. This letter does not constitute a final commitment to lend. Final approval is subject to the following conditions:

- A satisfactory appraisal report confirming the property value and condition.
- Satisfactory title search and proof of valid hazard insurance.
- Verification of liquidity for down payment and closing costs (if applicable).
- Final review and execution of all loan documents by the underwriting department.
- No material change in the Borrower's financial position prior to closing.

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

Sincerely,

[Signature]

[Officer Name]

[Title]

[NMLS Number, if applicable]