

Pre-approval Letter for Investment Property Purchase

Subject: Investment Property Financing Pre-approval

Dear [Investor Name],

This letter confirms that you have been pre-approved for an investment property mortgage up to [Amount]. Our analysis of your investment portfolio, rental income projections, and financial capacity supports this pre-approval for non-owner-occupied residential property.

Investment Loan Terms:

Maximum Financing: [Amount]

Property Type: [Single-family/Multi-unit]

Required Down Payment: [Percentage]%

Loan-to-Value Ratio: [Percentage]%

Expected Rate: [Rate]%

Cash Reserves Required: [Months] months PITI

Our underwriting has considered your existing investment properties, projected rental income using the 75% rule, current debt obligations, and overall investment strategy. Your experience as a real estate investor and strong financial position make you an excellent candidate for this financing.

Please note that investment property loans require larger down payments and higher cash reserves than primary residence mortgages. Final approval will depend on property appraisal, rent comparables in the area, and property condition assessment.

This pre-approval demonstrates your serious intent and financial capability to sellers and listing agents in the investment property market.

Valid through [Date].

Professionally yours,

[Loan Officer Name]

[Commercial Lending Division]

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