# Pre-approval Letter for Self-Employed Borrower

Subject: Mortgage Pre-approval for Self-Employed Applicant

Dear [Borrower Name],

After careful review of your self-employment income documentation and financial records, I am pleased to confirm your mortgage pre-approval with [Lender Name].

Pre-approval Summary:

Maximum loan amount: $[Amount]

Qualified income: $[Amount annually]

Loan program: [Type]

Interest rate range: [Rate]%

Pre-approval expires: [Date]

As a self-employed borrower, we have analyzed your business income using [two years of personal and business tax returns/profit and loss statements/bank statements]. Your business shows stable income and healthy financial performance, which supports your mortgage qualification.

Documentation Reviewed:

- Personal tax returns ([Years])

- Business tax returns ([Years])

- Year-to-date profit and loss statement

- Business bank statements

- CPA letter [if applicable]

Your self-employment income has been carefully calculated according to lending guidelines, and you have been qualified at a conservative income level to ensure loan approval confidence. This approach strengthens your application and demonstrates to sellers that your financing is secure.

As you move forward with home shopping, please maintain regular business operations and avoid any major business restructuring or unusual expenses that could affect your income calculation.

I appreciate the additional documentation required for self-employed borrowers and commend you on maintaining excellent business records.

Best regards,

[Loan Officer Name]

[Contact Information]