

[Lender Name]
[Lender Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

RE: CHATTEL MORTGAGE PRE-QUALIFICATION LETTER

To Whom It May Concern,

Based on a preliminary review of the financial information provided by **[Borrower Name(s)]**, we are pleased to confirm that they are pre-qualified for a chattel mortgage loan for the purchase of a manufactured home.

Pre-Qualification Details:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Type:** Chattel (Home Only - Personal Property)
- **Estimated Down Payment:** [Percentage]%
- **Home Requirements:** [Year/Make/Model/New or Used]

Conditions of Pre-Qualification:

This pre-qualification is based on unverified information provided by the applicant. Final approval is subject to the following:

- Verification of income, employment, and assets.
- A satisfactory credit report and debt-to-income ratio.
- Verification of the home's value through a professional appraisal.
- Placement in an approved land-lease community or on private land with a valid lease agreement.
- Final underwriting approval.

This letter is not a commitment to lend. This pre-qualification expires on [Expiration Date].

Sincerely,

[Loan Officer Name]
[Title]
[NMLS Number]