

Date: [Date]

To: [Borrower Name(s)]

Address: [Borrower Current Address]

Subject: Pre-Qualification Letter for Construction-to-Permanent Manufactured Home Financing

Dear [Borrower Name],

We are pleased to inform you that based on a preliminary review of your credit report, income, and financial documentation, you have been pre-qualified for a Construction-to-Permanent loan for the purchase and installation of a new manufactured home.

Loan Terms and Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Type:** Construction-to-Permanent (Single-Close or Two-Close)
- **Property Type:** New Manufactured Home on Permanent Foundation
- **Estimated Interest Rate:** [Rate]%
- **Down Payment Required:** [Amount/Percentage]

Property and Project Requirements:

- The manufactured home must be double-wide or larger and built after June 15, 1976, in accordance with HUD codes.
- The home must be bolted to a permanent foundation system that meets FHA/VA/Fannie Mae guidelines as applicable.
- The loan includes the cost of the land, the manufactured unit, and site improvements (well, septic, utilities).
- The home must be taxed as real property (Deed of Trust).

This pre-qualification is not a final loan approval or a commitment to lend. Final approval is subject to a formal appraisal of the land and proposed home, verification of a licensed contractor/retailer, a satisfactory title search, and no material changes to your financial status.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]