

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

To: [Borrower Name(s)]

Subject: Pre-Qualification Letter for Conventional Manufactured Home Loan

Dear [Borrower Name(s)],

Based on a preliminary review of the unverified information you provided regarding your financial situation, we are pleased to inform you that you are pre-qualified for a **Conventional Mortgage Loan** for the purchase of a manufactured home.

Loan Terms and Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** Conventional (Fannie Mae/Freddie Mac Guidelines)
- **Property Type:** Multi-wide Manufactured Home on Permanent Foundation
- **Minimum Down Payment:** [Percentage]%

Property Requirements:

This pre-qualification is specific to a manufactured home that meets the following criteria:

- Must be a multi-wide unit (single-wides are generally excluded under this program).
- Must be built on or after June 15, 1976, and have the HUD Certification Labels/Data Plate.
- Must be permanently taxed as real estate and attached to a permanent foundation.
- The borrower must own the land; homes located in "lot lease" communities or mobile home parks are not eligible.

This letter is not a commitment to lend. Final loan approval is subject to:

1. Verification of all income, asset, and credit documentation.
2. A satisfactory appraisal showing the home meets all secondary market standards.
3. A structural engineer's certification of the foundation.
4. A clear title report and satisfactory evidence of insurance.

This pre-qualification expires on [Expiration Date, typically 60-90 days].

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]