

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address, City, State, Zip (if known)]

Subject: FHA Manufactured Home Pre-Qualification Letter

Dear [Borrower Name(s)],

Based on a preliminary review of the financial information provided, including income, credit history, and available assets, you have been pre-qualified for an FHA-insured mortgage loan for the purchase of a manufactured home.

Loan Terms & Specifications:

- **Estimated Maximum Loan Amount:** \$[Amount]
- **Loan Program:** FHA Section 203(b) or 203(k)
- **Property Type:** Manufactured Home (Multi-section or Single-section)
- **Minimum Down Payment:** 3.5%

FHA Eligibility Requirements for Manufactured Housing:

- The home must have been constructed after June 15, 1976, in compliance with Federal Manufactured Home Construction and Safety Standards (HUD Code).
- The home must be classified as real estate and permanently affixed to a foundation system that meets FHA/HUD requirements (as verified by a professional engineer's certification).
- The home must have a minimum floor area of at least 400 square feet.
- The site must have adequate water supply and sewage disposal systems.

This pre-qualification is not a commitment to lend. Final approval is subject to a formal loan application, a satisfactory property appraisal, a foundation certification, verification of all financial data, and final underwriting approval.

This letter is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]