

[Lending Institution Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

RE: Pre-Qualification for Land and Home Manufactured Housing Package

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 the applicant(s) is/are pre-qualified for the purchase of a manufactured home and land package.

Loan Details:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Type:** [e.g., FHA, VA, Conventional]
- **Down Payment:** [Percentage or Dollar Amount]

Property Specifications:

- This pre-qualification applies to a new or existing manufactured home to be permanently affixed to real property.
- The home must be titled as real estate and meet all [FHA/VA/HUD] installation guidelines.
- The land must be located in [County/State].

This letter is not a final loan approval or a commitment to lend. Final approval is subject to several conditions, including but not limited to:

1. Verification of employment, income, and assets.
2. A fully executed purchase contract for both the land and the manufactured home.
3. A satisfactory appraisal of the combined home and land package.
4. A final review of credit and debt-to-income ratios prior to closing.
5. Completion of a foundation certification by a licensed engineer.

This pre-qualification expires on [Expiration Date].

If you have any questions regarding this file, please contact me directly.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]
[Email Address]