

[Lending Institution Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

Date: [Current Date]

To Whom It May Concern:

Subject: Pre-Qualification for Manufactured Home Purchase on Leased Land

We are pleased to inform you that [**Applicant Name(s)**] has been pre-qualified for a personal property (chattel) loan for the purchase of a manufactured home. This pre-qualification is based on a preliminary review of the applicant's credit report and stated financial information.

Loan Details:

- Maximum Loan Amount: \$[Amount]
- Down Payment Amount: \$[Amount]
- Property Type: Manufactured Home (to be situated in a leased land community)
- Interest Rate: [Rate]% (Subject to change)

Conditions of Pre-Qualification:

- The home must meet all lender age and condition requirements.
- The applicant must obtain written approval from the community/park management for the site lease.
- Verification of income, employment, assets, and debt-to-income ratios.
- A satisfactory appraisal or value assessment of the manufactured home.
- Clear title search and proof of insurance.

This letter is not a final commitment to lend. A formal loan commitment will only be issued once a specific property has been identified and all underwriting conditions have been met and verified.

This pre-qualification expires on: [Expiration Date]

Sincerely,

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