

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Subject Property Address, City, State, Zip]

Dear [Borrower Name],

Based on a preliminary review of your credit report, income documentation, and financial information, [Lender Name] is pleased to provide this pre-qualification letter for the purchase or refinance of a manufactured home on a permanent foundation.

Loan Terms and Conditions:

- **Loan Program:** [e.g., FHA, VA, Conventional]
- **Maximum Loan Amount:** \$[Amount]
- **Estimated Interest Rate:** [Rate]%
- **Down Payment Required:** \$[Amount]

Specific Requirements for Manufactured Housing:

This pre-qualification is contingent upon the subject property meeting the following criteria:

- The unit must be a double-wide or larger (unless otherwise specified).
- The unit must have been constructed on or after June 15, 1976, in compliance with HUD Federal Manufactured Home Construction and Safety Standards.
- The unit must be taxed as real property and permanently affixed to a foundation system that meets [FHA/VA/Fannie Mae] requirements.
- A certified Engineer's Foundation Inspection report must be obtained confirming compliance with the Permanent Foundations Guide for Manufactured Housing (PFGMH).
- The HUD Data Plate and Certification Labels (HUD Tags) must be intact and visible.

This letter is not an approval of a loan or a commitment to lend. Final approval is subject to a satisfactory appraisal, verification of a permanent foundation, title search, and final underwriting review.

This pre-qualification expires on: [Expiration Date]

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution]

[NMLS Number]

[Phone Number]