

[Lending Institution Name]

[Address Line 1]

[City, State, Zip Code]

[Phone Number]

Date: [Current Date]

Subject: Pre-Qualification Letter for Single-Wide Manufactured Home Purchase

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 they are pre-qualified for a mortgage loan to purchase a single-wide manufactured home.

Loan Details:

- **Maximum Purchase Price:** \$[Amount]
- **Maximum Loan Amount:** \$[Amount]
- **Loan Term:** [Number of Months/Years]
- **Home Type:** Single-Wide Manufactured Home
- **Foundational Requirement:** [e.g., FHA Compliant Permanent Foundation / Chattel Loan]

Conditions of Pre-Qualification:

1. Verification of final credit report and score.
2. Full documentation and verification of income, assets, and employment.
3. A satisfactory appraisal of the manufactured home and, if applicable, the land.
4. The home must meet all age, HUD code, and safety requirements specified by [Lending Institution Name].
5. Clear title and satisfactory homeowners insurance.

This letter is not a final loan commitment. A formal commitment is subject to a full underwriting review and the satisfaction of all conditions listed above. This pre-qualification is valid until [Expiration Date].

Please contact us at [Phone Number] if you have any questions regarding this pre-qualification.

Sincerely,

[Loan Officer Name]

[Title]

[NMLS Number]