

**Date:** [Date]

**To:** [Borrower Name(s)]

**Property Address (if known):** [Property Address/Description]

## PRE-QUALIFICATION LETTER

Dear [Borrower Name(s)],

Based on a preliminary review of the information provided regarding your income, assets, and credit history, we are pleased to inform you that you are pre-qualified for the purchase of a manufactured home under the following estimated terms:

- **Maximum Loan Amount:** \$[Amount]
- **Maximum Purchase Price:** \$[Amount]
- **Loan Program:** [e.g., FHA, VA, Conventional, or Chattel]
- **Down Payment Required:** [Percentage/Amount]
- **Home Type:** Manufactured Home ([Single/Double/Triple] Wide)
- **Property Requirement:** [e.g., Real Property (Land/Home) or Leasehold]

### Conditions of Pre-Qualification:

- Verification of all financial documentation (pay stubs, tax returns, bank statements).
- Satisfactory appraisal of the manufactured home and land (if applicable).
- The home must meet HUD structural and safety standards.
- The home must be installed on a permanent foundation system (if required by loan type).
- No material change in your financial condition or credit score prior to closing.

This letter is not a final loan approval or a commitment to lend. A full underwriting review and a formal loan application are required to move forward with the financing process.

This pre-qualification expires on: [Expiration Date]

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]