

Date: [Date]

Lender Name: [Lender Name]

NMLS ID: [NMLS Number]

Address: [Lender Address]

Phone: [Phone Number]

Subject: USDA Rural Development Pre-Qualification Letter

To Whom It May Concern,

Based on a preliminary review of the information provided by [**Applicant Name(s)**], we are pleased to confirm they are pre-qualified for a USDA Rural Development Single Family Housing Guaranteed Loan for the purchase of a manufactured home.

Loan Terms & Conditions:

- **Maximum Purchase Price:** \$[Amount]
- **Loan Type:** USDA Section 502 Guaranteed Loan
- **Property Type:** New Manufactured Home (must meet USDA eligibility requirements)
- **Down Payment:** 0% (USDA 100% financing)

Property Eligibility Requirements:

- The unit must be a new manufactured home (never occupied) or a previously USDA-financed manufactured home.
- The home must be situated on a permanent foundation meeting HUD Handbook 4930.3 standards.
- The property must be located in an area designated as "Rural" by the USDA.
- The home must have been built within the last 12 months and meet Federal Manufactured Home Construction and Safety Standards.

This pre-qualification is based on an initial review of credit, income, and debt. Final approval is subject to a fully executed sales contract, satisfactory appraisal, USDA site eligibility verification, and final underwriting review of all documentation.

This letter is not a commitment to lend and expires on [Expiration Date].

Sincerely,

[Loan Officer Name]

[Title]

[Direct Phone Number]