

Date: [Date]

To: [Veteran Name(s)]

Address: [Veteran Address]

City, State, Zip: [City, State, Zip]

RE: VA Loan Pre-Qualification for Manufactured Home

Dear [Veteran Name],

Based on a preliminary review of your credit report, income documentation, and Certificate of Eligibility (COE), you are pre-qualified for a VA-guaranteed home loan for the purchase of a manufactured home.

Loan Terms and Conditions:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** VA Manufactured Home Loan
- **Down Payment:** [0% or Amount]
- **Interest Rate:** [Rate]% (Subject to market fluctuations)

Property Requirements:

To finalize this loan, the manufactured home must meet the following VA requirements:

- The unit must be classified as real property and permanently affixed to a foundation.
- The home must have a minimum square footage of [Square Footage] sq. ft.
- The property must meet VA Minimum Property Requirements (MPRs) via a VA-assigned appraisal.
- The unit must have been built after June 15, 1976 (HUD Code compliance).

This letter is not a final loan approval or a commitment to lend. Final approval is subject to a satisfactory appraisal, verification of all financial data, and meeting all VA statutory requirements.

This pre-qualification expires on: [Expiration Date]

Sincerely,

[Loan Officer Name]

[Title]

[Lending Institution Name]

[NMLS Number]

[Phone Number]