

MANUFACTURED HOME LOAN PROGRAMS

- All programs available for new, pre-owned, single & multi-section homes
- Fixed rate loans with no prepayment penalty
- Primary residence and secondary/vacation home financing available
- Rate buy-downs available subject to state and federal laws

HOME ONLY

- Competitive rates
- Same rate - new or pre-owned, single or multi-section, park or private land
- Park model homes ok
- Low down payments available
- \$20,000 minimum loan amount
- Minimum credit score of 550

LANDPLUS[®]

- Use your land-in-lieu of a cash down payment
- Land can be gifted, inherited or owned free and clear
- Closes almost as quickly as a home only loan
- Low closing costs
- No Title Insurance policy required; title search or abstract only
- Previous year property tax statement or current land appraisal required to determine land value
- Up to \$25,000 in land improvements
- Low down payments available

EXISTING LAND HOME

- Low down payments available
- 30 year terms are available
- May be located in a flood zone with the purchase of a flood insurance policy
- Manufactured and modular homes accepted
- No private mortgage insurance (PMI) required
- Down payment may be cash, or land-in-lieu of cash

Apply for your loan directly with your broker quickly, simply and safely.



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