



# Conventional Manufactured Housing Loans

Manufactured homes come in a wide range of styles, sizes, and layouts, and they are generally more affordable than site-built homes.

Manufactured housing has seen significant advancements in recent years, along with the financing options available to homeowners. These homes offer a solution to the affordable housing shortage and can feature high-end materials and amenities like granite countertops, spa-style bathrooms, and custom fireplaces. Due to their generally lower cost compared to traditional stick-built homes, manufactured homes make homeownership accessible to a broader range of people.

## GENERAL ELIGIBILITY REQUIREMENTS\* AND HIGHLIGHTS

- 700 minimum qualifying credit score
- Up to 95% LTV
- Multi-wide units (Manufactured & Modular)
- One Loan buys the land & builds the home
- Land Equity can be used for down payment
- Gifted land can be used for down payment

\*\*\*Please note the requirements listed here are not complete. Please refer to guidelines for details.



### Monique LaValette

Mortgage Loan Originator

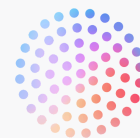
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