

# ONE TIME CLOSE MANUFACTURED HOMES

Our comprehensive One Time Close Construction loan programs are designed to ensure a seamless process for dealers selling manufactured homes.

- ✔ **C2P Single Close Benefits:** Combines the construction financing of the borrower's new home and permanent mortgage into one loan transaction.
- ✔ **Doublewide or Larger Manufactured Homes**
- ✔ **Low-Down Payment Requirements:** Up to 96.5% LTV FHA, 95% LTV Conventional, Up to 100% LTV VA
- ✔ **Lower Fees:** Single Closing/One set of closing costs
- ✔ **Not Required to Refinance:** Borrower will not be required to refinance upon the completion of construction unless the loan is not modified to permanent within 18 months
- ✔ **Additional Guidelines:**
  - Minimum FICO Score - Conventional 700, FHA 620, VA 620
  - Site-Built Homes, Factory-Built Manufactured/Modular Homes
  - Primary Residence Only



## Monique LaValette

Mortgage Loan Originator

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