

MANUFACTURED HOMES ON LEASED LAND

FINANCING OPTIONS AVAILABLE

Manufactured and mobile homes located on leased land may be eligible for chattel (home-only) financing — designed specifically for homes not permanently attached to owned real estate.

KEY PROGRAM HIGHLIGHTS

- 20- or 25-year loan terms available
- Home-only (chattel) mortgages
- Primary residence options
- Typically higher interest rates than traditional mortgages
- Flexible credit and down payment options based on program tier

AVAILABLE PROGRAM OPTIONS

HOME ONLY GOLD PROGRAM

Primary Residence

- Minimum credit score: **640** (average)
- Minimum down payment: **5%**
- Minimum loan amount: **\$20,000**
- Additional Gold program options may be available

HOME ONLY SILVER PROGRAM

Primary Residence

- Minimum credit score: **600**
- Minimum down payment: **5%**
- Minimum loan amount: **\$20,000**
- Additional Silver program options may be available

HOME ONLY BRONZE PROGRAM

Primary Residence

MINIMUM CREDIT SCORE & DOWN PAYMENT

- Credit 600 or higher → 10% down
- Credit below 600 → 15% down

MINIMUM LOAN AMOUNT

- \$50,000 if seller pays fees
- \$25,000 if borrower pays fees
- Additional Bronze program options may be available

IS THIS RIGHT FOR YOU?

Chattel loans can be a great solution for buyers who:

- Own or are purchasing a manufactured or mobile home
- Lease the land beneath the home
- Need flexible credit or down payment options



Victoria Karpiv
Mortgage Loan Originator, NMLS #567683
Direct: 352-509-3201
victoriak@ocalaccu.com
<https://www.ocalacommunitycu.com/home-loans/>
2675 S.E. 36th Ave Ocala FL 34471



Dianne Perkins
Loan Officer
NMLS #1410743
Direct: 352.464.0719
DiannePerkins.SupremeLending.com
Dianne.Perkins@SupremeLending.com
715 S. Adolph Point | Lecanto, FL 34461



Notices: Everett Financial, Inc. dba Supreme Lending, NMLS ID #2129 (www.nmlsconsumeraccess.org), 14801 Quorum Drive, Suite 300, Dallas, TX 75254 (877-350-5225). Solicitations made to and applications accepted from residents in AL, AK, AZ, AR, CA: Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act, CO, CT, DE, DC, FL, GA, Hawaii Mortgage Loan Originator Company License HI-2129, Mortgage Servicer License MS144, ID, IL, IN, IA, KS, KY, LA, ME, MD, Massachusetts Mortgage Broker License MC2129, Massachusetts Mortgage Lender License MC2129, Massachusetts Mortgage Servicer License MC2129, MI, MN, MS, MO, MT, NE, NH, NJ: Licensed by the N.J. Department of Banking and Insurance; NM, NC, ND, NV, Licensed Mortgage Banker – NYS Banking Department, NY Office: 6325 Sheridan Dr. Suite 1, Buffalo, NY 14221, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY. This is not an offer to enter into an agreement. Information, rates, and programs are subject to change without prior notice and may not be available in all states. All loans are subject to credit and property approval. Supreme Lending is not affiliated with any government agency. © 2025. Everett Financial, Inc. dba Supreme Lending. All rights reserved. Equal Housing Opportunity Lender. Florida Mortgage Lender Servicer License MLD909.

