

# 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



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