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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