

CONGRATULATIONS

on your decision to buy a manufactured home!



We look forward to putting our Manufactured/Modular home **financing services** to work for you.

THERE ARE MANY IMPORTANT THINGS TO CONSIDER throughout the process, especially if you're a first-time homebuyer. Our online application process is conveniently designed to allow you to complete the process in as little as 15 minutes. After you submit an application, you can check the loan status at your convenience and be kept up

to date on the processing status via email if you so choose. Supporting documents for loan approvals can be uploaded in seconds from your phone, tablet, computer or laptop. We have designed this system with both your convenience and the security of your personal information in mind.

We offer competitive interest rates and terms on all of our loan programs.

Mortgage Loan Originators are available to assist you in finding the right loan for your new home. We make most loan decisions within 24 hours and look forward to helping you fulfill your dreams of home ownership today.



HOME ONLY APPLICATION:

For manufactured homes located in communities/parks, on leased ground, or on your own land. This application is used when the land itself is not part of the collateral for the loan.

REAL ESTATE SECURED:

For manufactured and modular homes and land financed as real estate secured property. Borrowers using land as down payment for the purchase of a manufactured or modular home or purchasing the home and the land in the same transaction. We offer 3-month construction loans and permanent financing for your convenience.

OUR MANUFACTURED/MODULAR HOME LOAN PROGRAMS OFFER:

- Financing for new and pre-owned manufactured and modular homes
- Primary, secondary and vacation homes (not to be occupied by others)
- Fixed rates with no pre-payment penalties
- Singlewide and doublewide
- 1976 models and newer
- Less than perfect credit OK

PROGRAM DETAILS

- No requirement for permanent foundations (Homes must conform to local building codes)
- Minimum loan amount is \$10,000
- Flexible terms
- All loans must qualify based on our current underwriting standards as well as the established ability to repay rules

Please include the following with your application:

- Email address, social security number, purchase price
- Cash down payment amount, land equity value or trade value
- Home information including year, manufacturer, size
- Subject site address, property type (park/community, leased/owned land and lot payment)
- Name of seller, retailer or realtor
- Current gross income (before taxes)
- Three year history for employment and residence
- Copy of driver license sent in with completed application
- Current monthly debt payments (alimony and child support if owed)

QUESTIONS?

Email apps@tlcmanufactured.com or call 573-303-3844 today to learn more.