



TLC RATE CARD

NMLS #1043976

MANUFACTURED HOUSING & MODULAR FINANCE PROGRAM FAX APPLICATIONS TO: 573-303-3917

ELIGIBLE STATES: Florida

SIZE: Minimum width of 14'

TERMS: Terms are at the Underwriter's discretion

Real Estate Secured Loans — Up to 360 months

New Home Loans — Up to 300 months when financing \$40,000 or more
Up to 240 months when financing under \$40,000

Used Home Loans — Up to 240 months when financing \$40,000 or more
Up to 180 months when financing between \$30,000 and \$40,000
Up to 144 months when financing under \$30,000

DOWN PAYMENT: Minimum 10% of total purchase price (including sales or use tax). Land-in-Lieu of down payment is available on Real Estate loans.

PRICING: Borrower must have a credit score of 660 to qualify for Standard pricing, 725 plus to qualify for Platinum pricing on home only loan. Minimum credit score to qualify for Real Estate secured program is 660.

FICO PRICING RATES

HOME ONLY

10% down Standard (660-699)
10% down Preferred (700-724)
10% down Platinum (725+)
20% down Standard (660-699)
20% down Preferred (700-724)
20% down Platinum (725+)

NEW HOME

8.00%
7.50%
7.25%
7.75%
7.25%
7.00%

USED HOME

8.50%
8.25%
8.00%
8.25%
8.00%
7.75%

REAL ESTATE

90% Loan to Value*
80% Loan to Value*

RE-SECURED RATE

7.00%
6.00%

***Construction period interest at buy rate**

(only on funds disbursed for days employed)