



## ABOUT US

Bringing a wealth of experience in the mobile and manufactured home financing industry, Total Lending Concepts and Tammac Holdings Company of Pennsylvania have the experience to advise you through the lending process and help you purchase your new home.



## HOME LOAN PROGRAMS

### *Experience the* **TLC DIFFERENCE**

Total Lending Concepts and Tammac Holdings Company have partnered to provide manufactured housing loans for borrowers with most FICO scores across the markets we serve. This partnership provides a comprehensive manufactured housing loan product line and an experienced underwriting team combined with an experienced distribution team and deep dealer relationships in the markets we serve.

#### *The TLC difference is simple:*

- 1) A comprehensive product line – both home only and real estate loans for all FICO scores – including construction financing.
- 2) An experienced sales team.
- 3) Rapid, flexible underwriting decisions.
- 4) A high-touch, high-availability support team to make it easier for dealers and borrowers.

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

## CONTACT US



Total Lending Concepts  
25 N 9th St.  
Columbia, MO 65201



[apps@tlcmanufactured.com](mailto:apps@tlcmanufactured.com)



573.303.3844



**Apply online at**  
**TLCManufactured.com**





Here is what our  
***Manufactured and Mobile  
Home Loan Programs***  
offer *you!*

We look forward to putting our  
**Manufactured/Modular  
Home Financing Services**  
to work for *you*.

Our Mortgage Loan Originators are available to assist you in finding the right loan for your new home. We offer competitive interest rates and terms on all of our loan programs.

We finance homes in manufactured home communities, on private land, and on leased ground. We also finance mobile and modular homes secured by real estate as well as construction loans.

Our online application is a breeze to complete and maintains the security of your personal information with an encrypted system.

After you submit an application, you can check your loan status at your convenience.

We make most loan decisions within 48 hours and look forward to helping you fulfill your dreams of home ownership today.

✓ Financing for new and used manufactured homes

✓ Rate/Term Refinance

✓ Financing for homes located in a park/community, homes on privately owned or leased land, or land/home for existing properties as well as construction loans

✓ Primary, secondary, and vacation homes (not to be occupied by others)

✓ Fixed rates

✓ Low down payments

✓ Flexible terms

## PROGRAM DETAILS

- Single wide or multi section homes
- Home Only and Land Home loans (existing or construction) available
- No requirement for permanent foundations. (Homes must conform to local building codes)
- Minimum loan amount is \$10,000
- We will finance other lenders' repossessions or foreclosures
- All loans must qualify based on our current underwriting standards as well as established ability to repay rules



Visit us at  
**TLCManufactured.com**