



TLC RATE CARD

NMLS #1043976

MANUFACTURED HOUSING & MODULAR FINANCE PROGRAM
FAX OR EMAIL APPLICATIONS TO: 573-303-3917 OR APPS@TLCMANUFACTURED.COM

ELIGIBLE STATES: Florida, Missouri, Texas

ADVANCE: The lesser of 130% Manufacturer’s invoice plus sales tax, PDI premiums for one year, skirting and other acceptable extras at Dealer’s cost or 90% of purchase price on new home (financeable closing costs may be included.)

Up to 90% data comp or NSA appraisal on used homes (1976 and newer HUD code homes). Up to 90% of FNMA appraisal on real estate secured loans.

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 \$39,999

Used Home Loans — Up to 300 months when financing \$50,000 or more
 Up to 240 months when financing between \$30,000 and \$49,999
 Up to 180 months when financing under \$29,999

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

7.75%
7.25%
7.00%
7.50%
7.00%
6.75%

USED HOME

8.25%
8.00%
7.75%
8.00%
7.75%
7.50%

REAL ESTATE

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

RE-SECURED RATE

6.75% plus two points
5.75% plus two points

***Construction period interest at buy rate**

(only on funds disbursed for days employed)