

MANUFACTURED HOUSING



While other lenders have pulled out of the manufactured housing market, we offer a wide variety of manufactured housing financing options. With FHA, VA, USDA, and Conventional programs available we can assist your clients with the financing to make their dream of owning a home a reality!

A manufactured home is a complete dwelling designed for year-round living and substantially constructed in a factory. It conforms with a National Building Code developed in 1976 by the US> Department of Housing and Urban Development (HUD).

PROGRAM HIGHLIGHTS

- 660 Minimum qualifying credit score (Conventional 620)
- Must be, or will be prior to closing, taxed as real property and permanently affixed to the foundation (All hitches and running gear must have been removed)
- The borrower must occupy the property as his or her principle residence
- Doublewide and Triplewide units permitted (Singlewide not eligible)
- Property must not have been previously installed or occupied an any other site
- Some minimum square footage requirements may apply to certain programs
- USDA requires the manufactured home to be new, never lived in, and less than 12 months old

CONTACT ME TODAY!



With Offices in Alabama and Florida



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