

WE FINANCE ON-LAND MANUFACTURED HOMES

On Real Property; as well as with Homes in Resident-Owned Communities



Sample \$300,000 Purchase Payment Chart

LOAN	PAYMENT	Down Payment	Term	Fixed Rate	APR
\$300,000 VA	\$1,847/month	\$0	30 yrs	6.25%	6.83%
\$289,500 FHA	\$1,783/month	\$10,500	30 yrs	6.25%	7.243%
\$240,000 Conventional	\$1,478/month	\$60,000	30 yrs	6.99%	7.22%
\$270,000 Land & Home	\$2,411/month	\$15,000	25 yrs	9.10%	9.64%

Rates Effective 02/01/2025 & subject to change. For Manufactured Homes built after 6/15/1976. Based on 700 FICO Score. Borrower Credit and Income must meet program guidelines.

Land+Home (L+H) program allows financing of most manufactured homes not eligible under VA, FHA, Conventional guidelines, including previously moved homes; CA 1970 or newer manufactured homes in PUD's and approved condo communities; and single-draw Land+Home new construction.

- **3.5% - 5% Down for Purchase Loans** (0% Down for V.A. Qualified Vets)
- **Low Interest Rates**
- **All Sizes OK** (Single, Double, Triple-Wides) (Minimally 400+ square feet)
- **Good Credit Required** (660+ FICO Score minimum) (620+ FICO for FHA or V.A.)
- **New or Older Homes OK** (CA Homes Built After Jan 1st 1970) (FL Homes Built After June 15th 1976)
- **Owner Occupied, 2nd Home or Investor OK**
- **Refinance or Cash-Out-Refinance Available**
- **Terms of 10, 15, 20, 30 Years at Fixed Rates**
- **Previously-Moved Homes OK** (with V.A. and L+H programs)
- **With or W/out Engineered Foundation** (Must meet local requirements, L+H programs)
- **Condo or PUD Resident-Owned Communities OK** (FL Co-ops only w/approval; CA no Co-ops)
- **No Prepayment Penalty**
- **Loans Starting at \$100,000**
- **L+H Simple Construction** (Single Draw Land+Home One-Time Close – 120 Day Construction)

KAISERFINANCE.COM
— Personalized Home Loans —

Roger Chandler, Broker
TEL: (760) 383-1293
TeamRoger@KaiserFinance.com
NMLS 115599 – CADRE 01093719

TEAM ROGER



WE OFFER A VARIETY OF HOME FINANCING:

- FHA
- VA
- USDA
- Conventional
- Jumbo
- Non-Prime
- Construction
- ADU / Granny Flat
- Manufactured / Modular In-Park or On-Land
- Reverse Purchase
- Reverse Refinance

