

WE FINANCE ON-LAND MANUFACTURED HOMES

On Real Property, along with Homes in Resident-Owned Communities

www.ONLANDHOMELoan.com

Sample \$100,000 Purchase Payment Chart

LOAN	PAYMENT	Down Payment	Term	Fixed Rate	APR
\$100,000 VA	\$649/month	\$0	30 yrs	6.75%	6.98%
\$ 96,500 FHA	\$626/month	\$3,500	30 yrs	6.75%	7.53%
\$ 80,000 Conventional	\$532/month	\$20,000	30 yrs	6.99%	7.34%
\$ 95,000 L+H	\$804/month	\$5,000	25 yrs	9.10%	9.52%
\$ 65,000 L+H	\$532/month	\$35,000	25 yrs	8.70%	9.16%

Rates Effective 01/01/2024 & 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 & TX 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 & TX 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 —

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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

