

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	\$537/month	\$0	30 yrs	5.00%	5.216%
\$ 96,500 FHA	\$518/month	\$3,500	30 yrs	5.00%	5.932%
\$ 80,000 Conventional	\$455/month	\$20,000	30 yrs	5.50%	5.681%
\$ 95,000 L+H	\$672/month	\$5,000	25 yrs	7.00%	7.421%
\$ 65,000 L+H	\$407/month	\$35,000	25 yrs	5.70%	5.936%

Rates Effective 4/1/2022 & 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 VA 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 VA)
- **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 VA 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

