



Here's what you should know

Financing Your Manufactured Home

Considering a manufactured home? We have some great financing options for you including FHA, VA, and Conventional. Contact us today and we can find a solution for your financing needs!

The requirements for manufactured homes must abide by HUD standards, including:

- Built in a factory under a federal building code administered by HUD
- Manufactured homes may be single or multi-sectioned
- Transported to the site and installed.
- Meet codes for design, construction, quality, durability, strength, fire resistance, transportability and energy efficiency

Loan Availability Requirements

- ✓ Minimum 620 credit score
- ✓ Single or multi-section
- ✓ Owner-occupied primary or secondary home
- ✓ Purchase and refinance loan options available
- ✓ Fixed rate options available
- ✓ Only available in certain states*



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Not an offer of credit or commitment to make a loan, all approvals are subject to underwriting guidelines including but not limited to acceptable current credit worthiness, income history, etc. Loan programs and options are subject to change at any time. Some restrictions may apply. If the Home is not REAL property and must be converted prior to closing and there may be additional cost for the borrower. Must be affixed to a permanent foundation or structure, may require engineering certification and/or a structural inspection. Homes must be built after June 15, 1976. Manufactured Housing requirements may vary State to State. 2025