

# WE FINANCE ON-LAND MANUFACTURED HOMES

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

[www.ONLANDHOMELoan.com](http://www.ONLANDHOMELoan.com)

## Sample \$100,000 Purchase Payment Chart

LOAN	PAYMENT	Down Payment	Term	Fixed Rate	APR
\$100,000 VA	\$436/month	\$0	30 yrs	3.25%	3.608%
\$ 96,500 FHA	\$420/month	\$3,500	30 yrs	3.25%	4.814%
\$ 80,000 Conventional	\$360/month	\$20,000	30 yrs	3.50%	3.873%
\$ 95,000 L+H	\$692/month	\$5,000	20 yrs	6.20%	6.584%
\$ 65,000 L+H	\$426/month	\$35,000	20 yrs	4.90%	5.378%

*Rates Effective 11/01/2021 & 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)
- New or Older Homes OK  
(CA Homes Built After Jan 1<sup>st</sup> 1970)  
(FL Homes Built After June 15<sup>th</sup> 1976)
- Owner-Occupied, 2<sup>nd</sup> 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 \$50,000
- 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

