

MANUFACTURED HOUSING LOANS

People are often surprised when they see what is possible with today's Manufactured Homes.

Offered in a variety of styles, sizes and layouts, Manufactured Homes tend to be more affordable when compared to traditional stick-built homes, opening up your home buying options.



MORE ABOUT OUR MANUFACTURED HOUSING LOANS

With available programs ranging across FHA, VA, USDA, Fannie Mae and Freddie Mac, we stand ready to help you with a wide array of financing options.

MANUFACTURED HOUSING GENERAL ELIGIBILITY* REQUIREMENTS AND GUIDELINES

FHA HIGHLIGHTS

- 580 minimum qualifying credit score
- Floor area no less than 400 square feet
- Classified as real estate and permanently affixed
- Not previously installed or occupied at any other site
- Singlewide, Doublewide, and Triplewide units permitted

VA HIGHLIGHTS

- 580 minimum qualifying credit score
- Must be, or will be prior to closing, permanently affixed to the foundation and taxed as real property
- Singlewide, Doublewide, and Triplewide units permitted
- Borrower must occupy the property as his/her primary residence

USDA HIGHLIGHTS

- 580 minimum qualifying credit score
- Property must be located in an eligible rural area
- Manufactured home must be less than 12 months old, never occupied, and must include the site. The date of the purchase agreement must be written within one year of the manufactured date displayed on the plate attached to the unit.
- USDA MH Pilot Program applies to existing homes in specific states built after January 2006.*

CONVENTIONAL HIGHLIGHTS

- 620 minimum qualifying credit score
- Has a floor area no less than 600 square feet
- Must be a one-unit dwelling legally classified as real property
- Singlewide, doublewide and triplewide units permitted

*Note that the requirements listed here are NOT complete. Please refer to guidelines for details.

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NMLS 3915

RI Mortgage Broker License # 20082309LB . MA Mortgage Broker License # MB3915 . FL Mortgage Broker License # MBR475 . PA Mortgage Broker License # 60246

Atlantic Mortgage & Finance Corporation arranges but does not make loans.