



Monroe Savings Bank

MANUFACTURED HOME SPECIAL FINANCING
FOR HOMESTEAD RUN



Why go elsewhere? Stay local!

• **New Home Rates/2019**

6.00% with a minimum 20% down - up to 25 yr. term

6.50% with a minimum 15% down - up to 25 yr. term

• **2018 to 2009 Pre-Owned Homes**

6.75% with a minimum 20% down - up to 20 yr. term

7.25% with a minimum 15% down - up to 20 yr. term

• **2008 to 1999 Pre-Owned Homes**

7.50% with a minimum 20% down - up to 20 yr. term*

(*Depends on age of home)

*We do not finance on models older than 1999

➤ **No Points or Hidden Fees**

➤ **Quick and convenient closings**

➤ **\$150.00 application fee (On All NEW Homes-No Appraisal Required)**

➤ **\$350.00 application fee (on all pre-owned homes)**

For More Information: 856-629-6439 ext. 12 or www.monroesavings.com

***Rates are subject to change**

FIRST CREDIT CORPORATION

OF NEW YORK, INC.



First Credit Corporation services the financing needs of Manufactured Home Buyers. We provide affordable Finance and Insurance programs for your new home buyer.

We Feature...

- 24 Hour Credit Decisions
- Quick and Convenient Closings
- Long Term Financing with Low Monthly Payments
- Homeowners Insurance Packages
- No Application Fee
- **We Disburse all Funds at Closing!**



Call **1 (518) 725-5000** today! A Licensed Mortgage Loan Originator will be happy to assist you.

FIRST CREDIT CORPORATION, 21 NORTH MAIN STREET, GLOVERSVILLE NY 12078
518-725-5000

www.firstcreditcorp.com

Loan Origination Company Identifier: 3228
Licensed by the NJ Department of Banking and Insurance



PRIORITY FUNDING LLC*

Mobile and Manufactured Home Financing Rate Sheet

Rate Available	Terms of Repayment and Requirements:
4.99% (5.347% APR)	The example shown is based on a \$50,000.00 loan amount with 240 payments of \$329.70. Payments do not include taxes and insurance (if applicable) and the actual payment obligation will be greater. 50% Down Payment is required with a minimum loan amount of \$50,000. Home model years 1976 and newer only.
6.25% (6.639% APR)	The example shown is based on a \$50,000.00 loan amount with 240 payments of \$365.46. Payments do not include taxes and insurance (if applicable) and the actual payment obligation will be greater. 20% Down Payment is required with a minimum loan amount of \$50,000. Home model years 1976 and newer only.
6.75% (7.152% APR)	The example shown is based on a \$50,000.00 loan amount with 240 payments of \$380.18. Payments do not include taxes and insurance (if applicable) and the actual payment obligation will be greater. 10% Down Payment is required with a minimum loan amount of \$50,000. Home model years 1976 and newer only.

All programs noted above are subject to credit and collateral approval. Other terms and conditions apply. Please call for specific details and cost information. Programs are subject to change without notice. This flyer is intended only for distribution in the State of Florida.

Contact: Joseph S. Esola
 NMLS Unique ID: 205297
Priority Funding, LLC
 Direct: (609) 432-0093
 Fax: (508) 393-4999



BBB Rating: A+

Priority Funding LLC – 292 Main Street, Suite G1, Northboro, MA 01532

Company Licensing Information:

NMLS Company ID: 3318

Loan Originator Information:

Joseph S. Esola – NMLS Unique ID: 205297

*Priority Funding LLC does business as Priority Funding of MA, LLC in the State of Florida

Easy Application Apply On-Line at: WWW.PRILOAN.COM



Toll Free: 1.888.936.1179 | Fax: 1.888.936.1290 | www.triadfs.com

RATES EFFECTIVE 10-1-19

700 & ABOVE CREDIT SCORE								
20% DOWN PAYMENT			10% DOWN PAYMENT			5% DOWN PAYMENT		
MULTI	SINGLE	TERM	MULTI	SINGLE	TERM	MULTI	SINGLE	TERM
6.25%	6.50%	180	6.35%	6.99%	180	7.75%	7.99%	180
6.50%	6.75%	240	6.99%	7.25%	240	7.99%	8.10%	240
6.99%	6.99%	276	7.40%	7.40%	276	8.25%	8.25%	276
7.15%	7.15%	300	7.50%	7.50%	300	8.50%	8.50%	300

675-699 CREDIT SCORE								
20% DOWN PAYMENT			10% DOWN PAYMENT			5% DOWN PAYMENT		
MULTI	SINGLE	TERM	MULTI	SINGLE	TERM	MULTI	SINGLE	TERM
7.45%	7.99%	180	7.99%	8.45%	180	8.99%	9.45%	180
7.99%	8.25%	240	8.35%	8.50%	240	9.35%	9.50%	240
8.35%	8.35%	276	8.60%	8.60%	276	9.60%	9.60%	276
8.60%	8.60%	300	8.85%	8.85%	300	9.85%	9.85%	300

BELOW 675 CREDIT SCORE						
10% DOWN PAYMENT			5% DOWN PAYMENT			
MULTI	SINGLE	TERM	MULTI	SINGLE	TERM	TERM
8.99%	9.45%	180	9.70%	10.20%	180	180
9.35%	9.50%	240	10.10%	10.25%	240	240
9.55%	9.55%	276	10.30%	10.30%	276	276
9.60%	9.60%	300	10.35%	10.35%	300	300

* 276 and 300 month term requires a minimum amount to finance of \$50,000.

**Homes older than 1990-max term 180 months.

Advance: 135% of invoice, plus options, sales tax, fees, & set-up allowance.

All rates & terms are subject to change without notice. Other rates and programs available upon request.

Approvals good for 90 days-all rates fixed. \$749.00 Document Processing Fee.

If you have received this fax in error or would like to be removed from our contact list, please call 1.888.936.1179 or email donotfax@triadfs.com

Published rates are lowest available, and some applicants may not qualify for our lowest rates based on credit and/or terms. This advertisement is not intended for consumer use. This is not an advertisement to extend consumer credit as defined by TILA Regulation Z.

19 Heritage Drive | Bourbonnais, IL 60914 | NMLS #18304

LC8-28-19

Mainland Financial, Inc

Manufactured · Residential · Commercial

888-264-4921

www.MainlandFi.com

UPDATED 01/01/2019 Manufactured Home Financing New Jersey, Maryland, Delaware

Purchase Programs Leased Land Communities only

Important information on our programs

- Age of homes: **1976-New** - for single and double wide homes
- Down Payment- Minimum down payment **10%**,
(Possible 5% down applications)
- Credit scores
 - Minimum scores **630** and above on homes 1976-NEW for fixed rates with 10% down *(may buy down to 600 if limited credit reasons)*
- Fixed Rates: Depends on credit score, down payment, age of home, term
 - Range from **5.99%-10.24%**
- Terms available(in years): **12, 15, 20, 25**
 - Depending on single or double wide, age of home and financed amount
 - Homes 1990 and older, maximum term 15 years
- Fees: dependent on where loan is assigned, can be financed
 - Mainland broker fee can also be financed
- Park model homes: 2008 & newer must be 400 square feet or less with scores of 680 and above, maximum terms 15 years
- Minimum loan amt: \$15,000.00
- Funding: **Mainland funds all deals at settlement table**

419 Sicklerville Road Sicklerville, NJ 08081
 Phone: 856-629-0216 • Fax: 856-629-0734
 Mainland Financial, Inc. NMLS# 202433, Anthony Salamone NMLS# 202552
 Licensed by DOBI- NJ
 Licensed by The State of Maryland
 MLO licensed by the State of Delaware



1-800-608-6898



Where Great Rates, Great Programs and Customer Service Meet

- Home
- In Park Loan
- Land Home Loan
- Modular Home Loan
- FHA Loan
- VA Loan
- About Us

Free Quote - No Obligation
No Initial Credit Check
Privacy & Security Protected



Low rates won't last forever...

Get Started NOW!

START NOW

Mobile Home In Park Loans
Manufactured, Modular, Mobile Home Purchase or Refinance

Purchase - 5% Down
For as little as 5% down, own a new or used manufactured home.

Cash Out Refinance Loan
Cash out your equity now for debt consolidation, home improvements, paying off debts or anything else with your home's equity.
Refinance - Save Money!
With low industry rates, refinancing can reduce your monthly payment drastically and save you cash monthly.

Mobile Home with Land Loans
These homes are considered real property just like a stick-built home. The home must be affixed to a permanent approved foundation. Conventional, FHA, VA, Fixed Rate, Adjustable, Jumbo Mortgages. FHA purchase programs. FHA Streamline Refinance. FHA Rate/Term

LOW Closing Costs! EASY to Qualify!

Gift money is allowed.

Existing FHA Loans qualify for FHA Streamline Refinance.

VA Home Mortgage Loans
Purchase or Refinance - Great Features
NO Monthly PMI! Saves you hundreds of dollars each month.
LOW Interest Rates!
100% Financing

Mobile Home Loans - Mobile Home Financing - Mobile Home Refinancing
New Jersey Mobile Home Lenders, Loans, Refinancing, Bank Financing

New Jersey Mobile Home Mortgage Lenders

In Park, Leased Lot, Family Land or Land Home Together

Offering in New Jersey mobile home loans to include, mobile home financing and manufactured home refinancing programs for homes located in mobile home parks, leased lot manufactured home communities and on your land tied by deed or mortgage.

We also provide mobile home loans for mobile & manufactured homes that are (HOME ONLY) on private land, family land or rented lot.

"Chattel Mortgages", Home Only is a term used when referring to a loan on a mobile or manufactured home where the land is not a factor and only the mobile home will be financed in a park or on land.

New Jersey Manufactured Home Lenders offers New Jersey Manufactured Home Loans, New Jersey Manufactured Home Financing, New Jersey Manufactured Home Refinancing.

Earth Works Trust Inc was established to meet the loan needs of with land and in-park mobile home owners and potential buyers. We are proud to stand out and cut through the confusion of obtaining mobile home and manufactured home loans as a trusted service.

The majority of our customers live in mobile and manufactured home parks and communities, but we are able to help you with a mobile home loan if the home is on leased land, rented lot or tied to your land by deed.

We know you can choose other loan professionals, but we "Go the Extra Mile" to assure excellence! *That's our promise!*

Thank you for choosing Earth Works Trust!

Lower your monthly bills with mortgage refinance loans, debt consolidation loans and home equity loans.

Earth Works Trust is a trusted mortgage resource as specialists in mortgage loans for purchase and refinance for two decades! We always "go the extra mile" to earn your business. Invest 60 seconds in our short loan request form. You'll be glad you did!

Mobile Home Lenders, Financing, Mortgage Lenders

Single Wide, Double Wide, Triple Wide Manufactured and Mobile Home Loans

Mobile Home Financing Loans - Mobile Home Loan and Financing | Manufactured Home Loan and Financing
Our polite, professional and efficient staff has decades of experience providing manufactured home financing loans and manufactured home refinancing loans options to many thousands of satisfied customers with superior service second to none. Manufactured Mobile Home Loans, Financing, and Lenders
Direct for manufactured home mortgage loan lenders, manufactured home mortgage refinance, manufactured home mortgage rates and manufactured home equity loans. We have more manufactured home mortgage refinancing loans and financing loans lender programs than anyone else. Mobile Home Loans, Financing, and Lenders
We also specialize in options for mobile home refinancing, mobile home loans, mobile home financing and manufactured home loan lender products specifically for manufactured housing lending and lenders nationwide. Your request gains access to a manufactured home purchase loan and manufactured home refinancing loan at real savings. Manufactured and Mobile Home Mortgage Loan, Financing, and Lenders

Once you've found or already own the perfect home, you need the perfect financing or refinancing. Let us find the best loan for you!

Loans for Mobile Homes, Refinancing Loans Manufactured Home, Finance Loans and Mobile Home Loan, Loans for Manufactured Homes, Manufactured Home Financing and Loans - Manufactured Home Loan Loan

Mobile Home Lenders, Financing, Mortgage Lenders

Alabama AL, Alaska AK, Arizona AZ, Arkansas AR, California CA, Colorado CO, Connecticut CT, Delaware DE, Florida FL, Georgia GA, Hawaii HI, Idaho ID, Illinois IL, Indiana IN, Iowa IA, Kansas KS, Kentucky KY, Louisiana LA, Maine ME, Maryland MD, Massachusetts MA, Michigan MI, Minnesota MN, Mississippi MS, Missouri MO, Montana MT, Nebraska NE, Nevada NV, New Hampshire NH, New Jersey NJ, New Mexico NM, New York NY, North Carolina NC, North Dakota ND, Ohio OH, Oklahoma OK, Oregon OR, Pennsylvania PA, Rhode Island RI, South Carolina SC, South Dakota SD, Tennessee TN, Texas TX, Utah UT, Vermont VT, Virginia VA, Washington WA, West Virginia WV, Wisconsin WI, Wyoming WY



Mobile Home Lenders

Yes! Mobile Home Lenders for Mobile Home Financing, Mobile Home Loans and Mobile Home Refinancing. Get your Mobile Home Loan with Fixed Rates and Lower Payments.

- Looking for Mobile Home Refinancing?
- Get up to 60 days with no payment
- Lower and fix your rate
- Lower your payments
- Get up to 95% loan-to-value ratio
- Build equity faster
- Add or Remove co-borrower
- Flexible terms
- Closing Cost Financed
- No maximum loan amounts
- No seasoning requirement
- No mortgage insurance requirement

We make mobile home financing and manufactured home financing simple. Mobile Home Lenders, Financing, Mortgage Lenders

Mobile Home Purchase Loans

We provide financing for new and used manufactured home purchases with as little as 5% down. Home ownership is right around the corner. **Qualify.** Mobile Home Loans, Financing, and Lenders

The Difference!

Whether you're buying or refinancing, you won't pay high personal property loan interest rates. Your loan is treated like a home mortgage, with a low interest rate that will keep your payments manageable. **Qualify.** Mobile Home Lenders, Financing, Mortgage Lenders

Mobile Home Refinancing

With mobile home refinancing interest rates at all-time lows, it's a great time to refinance your mobile home. Get lower monthly payments or a lower interest rate that will shorten the life of your loan. Free mortgage quote. **Qualify.** Mobile Home Lenders, Financing, Mortgage Lenders

Financing a Mobile Home

With 19 million people living in them, they're fast becoming the housing style of choice for people who wish to achieve the American Dream. **Qualify.** Mobile Home Lenders, Financing, Mortgage Lenders
Great service and a quick turnaround you deserve!



Company | Loan Information | Apply | Privacy Policy | FHA Information
Contact Information | Refinance Information | Purchase Information

Lender for Mobile Homes | Lender for Manufactured Homes | Mobile Home Lenders | Manufactured Home Lenders | Mobile Home Financing Lenders | Manufactured Home Financing Lenders
Mobile Home Refinancing Lenders | Manufactured Home Refinancing Lenders | Mobile Home Mortgage Lenders | Manufactured Home Mortgage Lenders | Mobile Home Lender | Manufactured Home Lender