



**Lifetime
Home Loans**
YOUR LENDER FOR LIFE
NMLS# 1161406

Manufactured Home Loan Program

Flexible financing for Singlewides & Doublewide

Program Highlights:

- **Eligible Homes:** Singlewides & Doublewides on owned land (even pre-1976, moved more than once)
- **Max LTV:** Up to 75%
- **Loan Terms:**
 - Doublewide - up to 20 years
 - Singlewide - up to 15 years
- **Credit:** TransUnion 600+ (or no score)
- **Max DTI:** Up to 60% (with compensating factors)
- **Appraisal:** Standard conventional appraisal required
- **No Engineer Cert Required**
- **Title retired to land at closing**

Borrower Requirements:

- Lived & worked in the U.S. for 12+ months
- Eligible incomes: W-2 (VOE only), self-employed (12 months min), retirement/fixed income
- Loan amounts from \$50,000 - \$1,250,000
- Gift funds allowed (up to 50%)
- 6 months rent verification required

Why This Program Works:

- No age restrictions – even older homes qualify
- Options for borrowers with little/no credit history
- Flexible underwriting with compensating factors
- Great solution for investment or owner-occupied properties



MICHELE MILOTA

Regional Area Manager - CA | Loan Officer | NMLS#1517644

916.628.3814

Michele.Milota@lt.mortgage

MicheleMilota.com



*Disclaimer: Program terms, conditions, and eligibility requirements are subject to change without notice. All loans are subject to credit approval and property requirements. Additional restrictions may apply. Please consult with your loan officer for full details.