



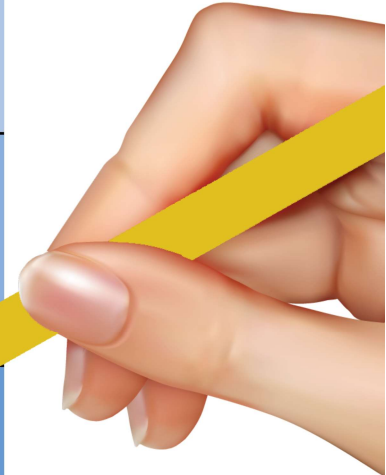


Down Payment on a Manufactured Home

<p>HUD</p>  <p>Newer Homes Built After June 1976</p>	5%	10%	20-35%
<p>PRE-HUD ^{*New Program}</p>  <p>Older Homes Built June 1976 & Older</p>	5%	10%	20-35%
<p>Buy-For</p>  <p>Buying the Home for Someone</p>	20%	20%	35%
<p>2nd Home</p>  <p>2nd Home / Vacation Home</p>	5%	20%	35%
	EXCELLENT CREDIT	GOOD CREDIT	POOR / NO CREDIT



For informational purpose only. Programs are subject to change at any time.

Santiago Financial Inc,
How Much Down Payment Do You Need?