



SANTIAGO FINANCIAL, INC.

*Over 40 Years Experience
Specializing in Manufactured Home Loans*

CHATTEL -- In-park and Private Property:

- ✓ Credit Scores as low as 575 with 20% down
- ✓ Credit Scores as low as 600 with 5% down payment
- ✓ Debt ratios as high as 50% or higher with exception
- ✓ 25-year fixed rate loans on multi-section homes
- ✓ Buyfor non-owner-occupied loans with 20% down
- ✓ Accessory Dwelling Units (ADU) loans
- ✓ Park Models – secondary (20% down) and primary homes (10% down)
- ✓ All Age Homes
- ✓ CO-OP Program in Approved Parks

LAND HOME PROGRAMS:

- ✓ Credit Scores as low as 640
- ✓ FHA to 96.5% LTV including Construction-to-Permanent Loans
- ✓ Conventional to 95% LTV with No Mortgage Insurance Including Construction-to-Permanent Loans
- ✓ Single Wide; Multi-section or Home Advantage/Home Choice Homes
- ✓ Park Model Program using Land Only Appraisal
- ✓ Pre - HUD

*Call for more details.
Pre-qualifications take less than 10 minutes.*

Financing Offered By
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