

# MANUFACTURED HOME LOANS



**SANTIAGO  
FINANCIAL, INC.**

[www.santiagofinancial.com](http://www.santiagofinancial.com)

## ANY AGE MOBILE HOME

In mobile home parks  
Land/Home - perm or non-perm foundation  
Cash Out Refinance  
Rate/Term Refinance  
Debt Consolidation  
We sell mobile home insurance  
Comparable sale reports offered

## LOW 5% DOWN PROGRAMS

No credit or application fee  
Gifted Down allowed  
Buy-For programs available  
Tin#'s accepted  
BK & Foreclosure programs  
Program for all credit types  
Home Improvement

**Santiago Financial, Inc.** does business in accordance with Federal Fair Lending Laws **AZ License #MB-BR-1048538**. Information, rates and programs are subject to change without notice. All products are subject to credit approval. Other restrictions may apply. Not all customers will qualify. Product availability varies based on loan amount and state.

**161 Fashion Lane Ste 206  
Tustin, CA 92780 (800) 232-3908  
[www.santiagofinancial.com](http://www.santiagofinancial.com)  
[info@santiagofinancial.com](mailto:info@santiagofinancial.com)**

**APPLY ONLINE**

[www.santiagofinancial.com](http://www.santiagofinancial.com)

## Buying, Selling or Refinancing?

Santiago Financial, Inc has over 40yrs of experience in Mobile Home and Manufactured Home Lending

# EASY STEPS TO MOBILE HOME FINANCING

## STEP 1

Fill in our quick credit application  
By phone 800-232-3908  
By email [info@santiagofinancial.com](mailto:info@santiagofinancial.com)  
Or online [www.santiagofinancial.com](http://www.santiagofinancial.com)



## STEP 2

Loan Approval  
Gather loan conditions such as paystubs, W-2's, tax returns,  
bank statements, drivers license, social security card



## STEP 3

Processing - appraisal is ordered  
Agent opens escrow  
Buyer starts park approval  
Provide mobile home insurance - offered by Santiago Financial, Inc.



## STEP 4

Loan Docs are sent to escrow for signature



## STEP 5

Loan Closing, buyer moves in



**Get Started Today! 800-232-3908**

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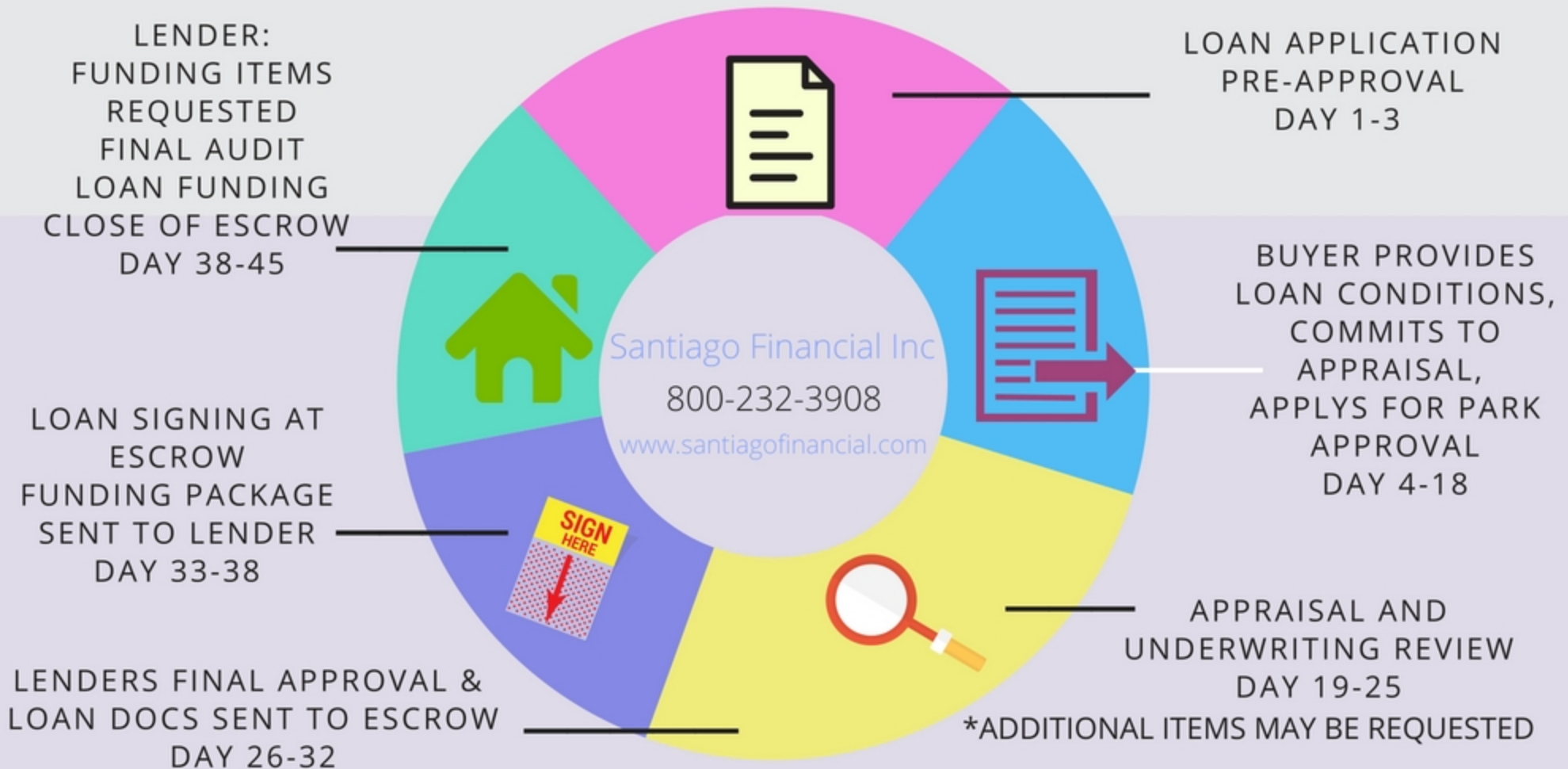
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# 'Days to Close' on a Manufactured Home Loan

Estimated Timeline - 45 Days on Average



This is an ESTIMATE based on todays requirements. YES, it is possible to close sooner



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www.santiagofinancial.com

## Manufactured Home Credit Application

161 Fashion Lane Ste B206 • Tustin, CA • P: 714-731-8080 • F: 714-731-3908

**AZ License #MB-BR-1048538**

### Applicant - Buyer

First, Middle, Last Name (Include Jr or Sr if applicable):		SS# or TIN#:	DOB (mm/dd/yyyy):
Email Address:		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Number of Dependents: No.                      Ages	Total Number of Persons Living in the Home:	Child Support Obligations: <input type="checkbox"/> Y <input type="checkbox"/> N \$ Alimony Obligations: <input type="checkbox"/> Y <input type="checkbox"/> N \$	
Home Phone:		Cell Phone:	Fax Number:
Address (Street, City, State, Zip):			From Date:
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Parents <input type="checkbox"/> _____ Current Disposition: <input type="checkbox"/> Selling <input type="checkbox"/> Renting		Current Monthly Payment \$ _____ <input type="checkbox"/> Foreclosure / Short Sale <input type="checkbox"/> _____	
Previous Address Street, City, State, Zip (If Less Than 2 Year Above)		Start Date	/ End Date
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Parents <input type="checkbox"/> Other		Previous Mo. Payment \$	

### 3 Year Employment History (If Self-Employed: Name of Business)

Employer Name / Company Name:		<input type="checkbox"/> Self-Employed	Employer Phone Number:	
Employer Street Address:	City:	State:	Zip Code:	
Date of Employment (mm/dd/yyyy) Start:                      End:	Position Held / Occupation:		Gross Monthly Income \$	
Previous Employer Name / Address (If Employed less than 2 years above)			Employer Phone Number:	
Date of Employment (mm/dd/yyyy) Start:                      End:	Position Held / Occupation:		Gross Monthly Income \$	

### Second Job (If Applicable)

Employer Name / Company Name / Address:		Employer Phone Number:	
Date of Employment (mm/dd/yyyy) Start:                      End:	Position Held / Occupation:		Gross Monthly Income \$

### Other Income

Describe Source:			<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary
Start Date (mm/dd/yyyy):	End Date (mm/dd/yyyy):	Gross Monthly Income \$	

## Co-Applicant - Buyer

First, Middle, Last Name (Include Jr or Sr if applicable):		SS# or TIN#:	DOB (mm/dd/yyyy):
Email Address:		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Relationship to Applicant:			
Number of Dependents: No.                  Ages	Total Number of Persons Living in the Home:	Child Support Obligations: <input type="checkbox"/> Y <input type="checkbox"/> N \$ Alimony Obligations: <input type="checkbox"/> Y <input type="checkbox"/> N \$	
Home Phone:		Cell Phone:	Fax Number:
Address (Street, City, State, Zip):			
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Parents <input type="checkbox"/> _____      Current Monthly Payment      \$ _____ Current Disposition: <input type="checkbox"/> Selling <input type="checkbox"/> Renting <input type="checkbox"/> Foreclosure / Short Sale <input type="checkbox"/> _____			
Previous Address Street, City, State, Zip (If Less Than 2 Year Above)		Start Date      /      End Date	
<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> With Parents <input type="checkbox"/> Other		Previous Mo. Payment \$	

## 3 Year Employment History (If Self-Employed: Name of Business)

Employer Name / Company Name:		<input type="checkbox"/> Self-Employed		Employer Phone Number:	
Employer Street Address:		City:	State:	Zip Code:	
Date of Employment (mm/dd/yyyy) Start:                  End:		Position Held / Occupation:		Gross Monthly Income \$	
Previous Employer Name / Address (If Employed less than 2 years above)				Employer Phone Number:	
Date of Employment (mm/dd/yyyy) Start:                  End:		Position Held / Occupation:		Gross Monthly Income \$	

## Second Job (If Applicable)

Employer Name / Company Name / Address:		Employer Phone Number:			
Date of Employment (mm/dd/yyyy) Start:                  End:		Position Held / Occupation:		Gross Monthly Income \$	

## Other Income

Describe Source:			<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary	
Start Date (mm/dd/yyyy):		End Date (mm/dd/yyyy):		Gross Monthly Income \$

## Manufactured Home Information

Year Built:	<input type="checkbox"/> New <input type="checkbox"/> Used	Sales Price \$	Down Payment \$	
Make / Model:	Size of Home: Width / Length:		Bed:	Bath:
Decal # _____ (3 letters followed by 4 numbers, start with L or A)				
Mobile Home Park / Community:		Space #	Monthly Space Rent \$	
Private Property-Land & Home: <input type="checkbox"/> Y <input type="checkbox"/> N	Lot Size:	Paved Road: <input type="checkbox"/> Y <input type="checkbox"/> N	Perm Foundation: <input type="checkbox"/> Y <input type="checkbox"/> N	
Address (Street, City, State, Zip):				
This purchase will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> 2nd Home / Vacation <input type="checkbox"/> Buying for:				

## Agents Contact Info

Agents Name:	<input type="checkbox"/> Buyers Agent <input type="checkbox"/> Listing Agent <input type="checkbox"/> Both Buyers and Listing Agent
Agents Company Name and Address:	
Agents Email:	Email my approval to this agent: <input type="checkbox"/> Y <input type="checkbox"/> N
Agents Office Number:	Cell Phone Number:

## Refinance Only

Original Purchase Price \$	Original Down Payment \$	Original Purchase Date:	
Current Mortgage Holder:	Current Rate:	Current Loan Term:	Current Balance / Payoff \$
Purpose of Refi: Rate Term <input type="checkbox"/> Y <input type="checkbox"/> N	Cash Out <input type="checkbox"/> Y \$	<input type="checkbox"/> N	Debt Consolidation <input type="checkbox"/> Y <input type="checkbox"/> N
If Cash Out, what will the money be used for?			
If Debt Consolidation, list the debts (Account Name and Amount):			

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when (Y) the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or (Y) the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower



## Demographic Information This section asks about your ethnicity, sex, and race.

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

### Demographic Information of Borrower:

### Demographic Information of Co-Borrower:

<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____  Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<b>Ethnicity</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____  Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc. <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<b>Sex</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ Examples: Fijian, Tongan, etc. <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<b>Race</b> <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc. <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ Examples: Fijian, Tongan, etc. <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information

### To be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> No	<input type="checkbox"/> Yes

### The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component) ☐ Telephone Interview ☐ Fax or Mail ☐ Email or Internet

### Loan Originator Information:

Loan Organization Name: Address:	
Loan Originator Organization NMLSR ID:	State License ID#: Loan Originator Name:
Loan Originator NMLSR ID#:	State License ID#:
Email:	Phone: