



MANUFACTURED HOME LOANS

Very few lenders do manufactured lending but RAC treats manufactured homes just like stick built homes!

FHA-3.5% down

VA-0% down

FNMA-5% down

- DU Approved Eligible We do not add overlays!
- DU Referred Manually underwritten (except FNMA)
- No Maximum Loan Amounts within program limits
 - Lenient Credit Guidelines
- Eligible for the FHA \$100 down Program

NOTE: USDA's pilot program allows for lending on manufactured homes in 10 of RAC's states! **CO, IA, LA, MI, OH, OR, TN, TX, UT and WY**
File must be manually underwritten, zero down payment available, must be manufactured after January 1, 2006.

RAC ALSO OFFERS

FHA Energy Efficient Mortgage | FHA \$100 Down |
VA Purchase & Refi | USDA Purchase & Refi
FNMA HomeStyle - HomeReady

Contact your AE or Customer Service Representative
for more information (813) 935-1828