



# Manufactured Homes

**Affordable financing options  
for homeownership**

**Guild**  
mortgage

# Homeownership is affordable with Guild's manufactured home financing options

Guild, a direct lender since 1960, has over 300 branches in over 32 states with more than 1,200 licensed originators, as well as a Top 10 US Mortgage Lender with multi-billion-dollar closings each year. With extensive program offerings, we're a leading lender when it comes to affordable housing.

We offer a variety of manufactured home loans to best suit your unique homebuying situation. Customize your home to suit your style preferences just like you would in a traditional single-family home with driveways, car ports, detached garages or porches.

**We're here to help bring our customers home.**





## CrossMod™

A CrossMod™ is a HUD-code manufactured home built to higher standards resembling a traditional site-built home.

With features like front porches, pitched roofs, garages or carports and options for increased energy efficiency, CrossMods provide even more options for buyers. They offer amazing curb appeal and aesthetics to fit in any neighborhood.

Built to higher standards to resemble traditional site-built homes, these are great, affordable options that offer huge benefits to homebuyers on any budget. Homes must meet specific construction, architectural and energy efficient design standards.

## Standard Manufactured Homes

- Single, double and triple wide
- Home must be manufactured after June 15, 1976
- Property must be fee simple
- Affidavit of Affixture (433A or state equivalent)
- Home must be transported directly from the manufacturer to the site

# Financing options for Manufactured Homes

## FNMA MH Advantage for CrossMods

- 97% loan-to-value ratio
- 3% down payment
- Credit scores as low as 620

## Conventional for existing manufactured homes

- 95% loan-to-value-ratio
- 5% down payment
- Credit scores as low as 620

## Singlewide Manufactured Homes

- FHA & VA financing options available
- Credit scores as low as 620
- 50% debt-to-income ratio
- 10-acre maximum
- State restrictions apply\*

## FHA Financing

- 96.5% loan-to-value ratio
- 3.5% down payment
- Credit scores as low as 600

## VA Financing

- 100% loan-to-value ratio
- 0% down payment
- Credit scores as low as 600

## USDA Financing

- 100% loan-to-value ratio
- 0% down payment
- Unit must be constructed on or after January 1, 2006
- State restrictions apply\*\*



\*Eligible states for Singlewide MH include: AL, AZ, CA, CO, GA, ID, LA, MO, MT, NC, NV, OR, SC, TN, TX, UT, WA and WI

\*\*Eligible states for USDA include: CO, IA, LA, MI, MT, NV, ND, NH, OR, OH, PA, SD, TN, TX, UT, VA, WA, WI and WY

# Service-level guarantees

## Homebuyers can purchase confidently with Guild's Credit Approval Protection (CAP) and Homebuyer Express

### Credit Approval Protection (CAP)

CAP Provides peace of mind for the buyers, agents and sellers. If we've issued a preliminary credit approval from our underwriter and then we are unable to close the borrower's transaction, we will pay up to \$1,000 for inspections, appraisals or relocation expenses they have incurred for the home purchase. We will also reimburse them for any lost earnest money deposits up to \$5,000.

For full terms and conditions, visit:  
<https://www.guildmortgage.com/cap-hbe-terms/>



### Homebuyer Express: 17 day closing guarantee\*

Give borrowers confidence that we'll meet their closing date. With this guarantee, we'll pay \$500 toward closing costs if the loan doesn't close on time, due solely to our delay.

For full terms and conditions, visit:  
<https://www.guildmortgage.com/cap-hbe-terms/>

\*Homebuyer Express not available in Oregon



# Why Guild?

Guild Mortgage has become one of the nation's leading independent mortgage providers by doing what's right for our customers. For over 60 years, we've grown through every economic cycle.

**We're dedicated to bringing our customers home.**



# With Guild you can expect:

## Exceptional service

You'll get an attentive lender committed to closing your loan on time.

## Deep expertise

You'll work with an experienced partner offering a wide array of loans and programs to fit your individual situation.

## Local support

You'll have loan officers you can meet face-to-face, with fast, local processing, underwriting and funding.

## Long-term relationships

You'll have a partner who will be there for you for the long term. We service the majority of the loans we close.





**Contact us to learn more today!**

**[www.GuildMortgage.com](http://www.GuildMortgage.com)**

