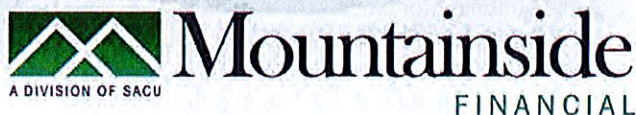


Your Key to Innovation, Commitment, and Experience



EXPERIENCE THE PEAK OF SERVICE

Your Manufactured Home Loan Specialists

Manufactured Home-Only Financing Programs: Guidelines & Highlights*

PROGRAM HIGHLIGHTS

- **FREE QUOTE** with **NO OBLIGATION**
- Low fixed rates
- Cash-out programs
- Add or remove co-signer/spouse from ownership
- Up to 60 days without a payment **
- No pre-payment penalties
- No Minimum Loan Amount

COLLATERAL REQUIREMENTS

- Chattel or **Home-only transactions**
(*in-park, family land, leased land, separately owned land*)
- 1976 and newer doublewide homes
(*pre-hud 1970-76 in CA only - Max LTV 75%*)
- 2001 and newer singlewide homes

REFINANCE PROGRAM

- No seasoning required (except for cash-out program which requires 12 months ownership)
- Rate and term (*reduces the payment at the remaining term of the original loan*)
- Cash-out program for 700 credit score or higher ***
- Equity builder programs (*shorten the length of the loan*)

CREDIT REQUIREMENTS

- 660 credit score minimum
- 700 credit score minimum for vacation, secondary and multi-residential housing
- 60 months total credit depth
- 24 months installment history
(*minimum \$5,000 balance*)
- 5 years from discharge of bankruptcy
- 680 credit score minimum for previous bankruptcy or repossession
- 36 months installment history after bankruptcy
(*minimum start balance of \$5000 or more*)
- No foreclosures or repossessions in last 10 years
- Escrow of property tax and homeowners insurance is required on all transactions

PURCHASE REQUIREMENTS

- Minimum 5% verifiable down payment
- Minimum 5% down for wholly gifted down payments
- Minimum 20% down for vacation, secondary and multi-residential homes
- New and used homes
- New or used doublewide 240 month maximum term
- New or used singlewide 180 month maximum term

* Programs are subject to change without notice. ** Based on the closing date for an approved refinance. The first payment is due 30 days after the loan is completed.
*** 50-65% of appraised value, 1996 or newer double wide, max equity \$25,000.



Mountainside Financial is a division of San Antonio Federal Credit Union (SACU). Formed in 1935, SACU serves over 250,000 members today with more than \$2.7 billion in assets. As a division of a credit union, we offer our members home only loan products that are competitive in today's industry. Customers choose to do business with Mountainside Financial because we offer excellent rates and have an experienced staff dedicated to putting customer service first. The employees here take immense pride in giving customers the individual attention that is often lacking in today's fast paced business world.

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