

MANUFACTURED HOME FINANCING OPTIONS



Northpointe Bank offers several programs designed for borrowers looking to purchase a manufactured home. With options up to 100% financing, we provide affordable solutions for more borrowers.

| | Loan-To-Value Ratio | Property Types | Details |
|--------------------------------|---------------------|-----------------------------------|---|
| CONVENTIONAL | 95% | Single or double wide and modular | Available for purchase, rate/term & cash-out refinance for primary and second homes. |
| FHA | 96.5% | Single or double wide and modular | Smaller down payments and expanded qualifying ratios. |
| RURAL DEVELOPMENT | 100% | Single or double wide and modular | \$0 down home purchase financing program for buyers in eligible areas. |
| VA LOANS | 100% | Single or double wide and modular | Financing options for active-duty military personnel, veterans, and their families. |
| MH ADVANTAGE® by Fannie Mae | 97% | Double wide and modular | Eligible for homes that have certain architectural features such as a steeper pitched roof, attached porches and garages, energy efficiency standards, and construction elements including durability features. |

Connect with us today to learn more!

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