

Land/Home Financial Services, Inc.

Manufactured and Modular Housing Specialist



Investing in Your Success

Land/Home's Manufactured and Modular Housing (M&MH) Division combines more than 17 years of experience as a mortgage banker with a long-standing commitment to being the manufactured and modular home financing specialists. In 1988, Land/Home Financial was one of the first companies in the nation to offer more financial choices to manufactured and modular housing homebuyers. Since that time, as other lenders have diversified, we've built our M&MH Division by adding a management team, loan officers, and loan processors who are among the best in the field. We hire these people for their command of the issues involved with manufactured and modular home sales and with conforming and government lending. With their expertise, we've expanded our services to include industry-leading structuring of loans, project-construction loans (from site improvements to on- and off-frame home installation), and a full range of conforming and government loans.

Expanded menus of products and services are only part of the Land/Home story: We offer some of the best rates to be found, even when compared to interest rates available for stick-built homes. Our rates are not dependent on down payment, credit, or on whether the home is new or used. As long as the borrower qualifies, we work cooperatively with the retailer and borrower to approve the loan. Our territory managers and regional loan officers are knowledgeable, accessible, and able to offer personalized service in the field. We ensure that they – and the rest of our staff – are knowledgeable experts by providing the most current training available. Retailers and homebuyers both benefit when we take this proactive, goal-driven approach.

Focused on Customer Service

We know that retailers are committed to meeting homebuyers' needs. We also know that part of a lender's job is to enhance the relationship between retailer and buyer and to leave both parties smiling once financing is secured and the buyer is in the home. That's why three objectives are at the top of our list: keep rates competitive, minimize

Land/Home's Mission: To provide diversified funding options and consistent, superior, personalized service to our clients and partners, including: homebuyers, mortgage brokers, builders, manufactured/modular home dealers, credit unions and real estate agents.

Building on Success

Before starting to work with Land/Home, a Florida MH retailer had never completed an FHA loan. "I had always thought that it was a very difficult process," he said. Land/Home loan officers walked his staff through their first few FHA loans and now that same retailer reports that FHA loans are an integral part of his business strategy.

A dealer in Yuma, Arizona, had approval on a loan from a local lender, the project was complete, and an appointment had been set with the title company to sign the documents. At the last minute, the lender backed out. The dealer called Land/Home, we qualified the homebuyer, and were able to finance the loan.

out-of-pocket costs, and provide excellent customer service. We place a high value on keeping both the dealer and the buyer informed at every step of the process, knowing that we succeed only when our clients prosper. And retailers experience that prosperity only when their customers are happy and sending referrals their way.

Working Together

To get buyers into their homes and to do so in such a way that generates repeat and referred business requires cooperation. We understand that retailers have their own list of responsibilities when it comes to serving the customer. We take some of the load off retailers' minds by owning every step involved with securing the loan. Our loan officers are hand-selected for their specific expertise and ability to work through that process with homebuyers. It's a simple concept: You sell homes, we process loans. We both do what we do best. All along the way, however, we provide consistent, frequent communication regarding the financing process so that no questions are left unanswered.

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Menu of Products and Services

At Land/Home, we have our own in-house underwriting, contract underwriting, document drawing, and funding departments. Our approval through Freddie Mac, Fannie Mae, FHA, VA, and most of the major secondary market conduits allows us access to more lending sources than our clients are able to find anywhere else. Following is a list of products, services, and M&MH loan features we offer:

- Fannie Mae/Freddie Mac Seller/Service
- FHA and VA Direct Endorsement Lender
- Construction Funds
- HUD Home and Modular Home Financing
- Rate Lock Options
- Same Price for New/Used/Resale Programs
- Rates Not Dependent on Credit or Down Payments
- Conventional and FHA Rates Provided to Retailers Weekly
- 15- and 30-Year Rates Available for Construction to Permanent Loans

The Extra Mile

Service is at the top of our list as we build relationships with M&MH retailers. We've built programs and features into our basic services that allow us to go the extra mile. For instance, the potential for website and advertisement co-branding services, the AmeriDream® charitable-gift down-payment assistance program, and specialized retailer-participation programs are all designed to make retailers' lives easier. We work with each retailer on an individual basis because we've learned that we strengthen our business one client at a time.

We're invested in this industry and in your success as a manufactured and modular home retailer. Our history illustrates that commitment and the quality of our work proves it. Today's manufactured and modular housing market requires that type of investment on the part of retailers and lenders alike. The professionals at Land/Home understand the challenges this industry faces and have held to the company's high standards while adapting to recent policy changes. We've redoubled our efforts to help retailers minimize risks and continue creating satisfied homebuyers. We'd like to show you how Land/Home's reliability can increase your success in the manufactured and modular housing business.

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For more information on building your business by working with Land/Home Financial's Manufactured Housing Division, call your Land/Home loan officer today, or log on to www.land-home.net.

Land/Home Financial Services, Inc. Manufactured and Modular Housing Division

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For a list of all our locations go to www.land-home.net

The logo for Land/Home Financial Services, Inc. features the company name in a stylized, blue, cursive font. A green house icon with a white chimney is positioned between the words 'Land' and 'Home'. Below the name, the words 'FINANCIAL SERVICES, INC.' are written in a smaller, blue, sans-serif font.