

The Process

Manufactured home buying



- 1** Find/Secure Land (land, well, septic tank, and power pole can all be included in loan if needed)
- 2** Apply through your choice of a mortgage company, credit union, or your personal bank.
- 3** Find a manufactured home that suits your needs.
- 4** Fill out an application for the home. Get approved.
- 5** Congratulations! You are now the owner of a manufactured home! We are so happy that you chose Southern Family Mobile Homes!

Step 1

Location & Basics

- Your first step in buying a manufactured home is Find/Secure Land
(land, well, septic tank, and power pole can all be included in loan if needed)
- The well, septic tank, and power pole will need to be installed and inspected.
- If you do not have any of the above, we have contacts to assist you in this step.

Step 2

Funding & Pre-Approval

We use many different lenders when trying to help customers get approved for a manufactured home loan.

- **21st mortgage** 21stmortgage.com
- **5 Star Credit Union** 5starcu.com
- **Triad** triadfs.com
- **Capital Mortgage** capitalhomemortgage.com
- **Your personal bank**
- **Bolt Lending Group** BoltBroker.com
- **Cardinal Financial** CardinalFinancial.com
- **autoMHatic Financial** AutoMHatic.com

- If you need further help with this step contact Southern Family.

Step 3

Choose a Home

Find a manufactured home that suits your needs! We have a variety of different manufacturers that we use!



Step 4

Credit Application &
Approval To Your Specific
Home

- Fill out **Credit Application** for the lender you have previously been pre-approved for (Step 2)
- Once approved, this will be connected to the home you have chosen
- **21st mortgage** 21stmortgage.com
- **5 Star Credit Union** 5starcu.com
- **Triad** triadfs.com
- **Capital Mortgage** capitalhomemortgage.com
- **Your personal bank**
- **Bolt Lending Group** BoltBroker.com
- **Cardinal Financial** CardinalFinancial.com
- **autoMHatic Financial** AutoMHatic.com

If you have any questions, do not hesitate to reach out to us!



Step 5

Closing

Congratulations! You are now the owner of a manufactured home and a member of Southern Family!

We are so happy that you let us help you with your manufactured home buying journey!

Next Steps:

- **Permitting process**
- **Installation process**
- **Moving home**
- **Inspection**