

NERVOUS TO APPLY FOR A HOME?

Here are a few reasons to relax and bite the bullet and apply for a Manufactured Home Loan!

DOES FEAR OF CREDIT REJECTION MAKE YOU UNEASY?

You probably have a great shot at getting credit to buy a manufactured home. *Here's why:*

- 1.** Most people who qualify for credit had some credit problem in the past. That's right, 80% of Americans have credit issues now and again. That's just life...
- 2.** Don't be surprised but the average credit score for first time home buyers is not that great?
- 3.** Some are higher, and some lower, even in the 500 range.
- 4.** The credit application process for a manufactured home takes into account where you are going, not just where you have been. What that means is that even with not-so-great credit, if you are working and generally making payments on things now, that's good news.
- 5.** We have great contacts with some key lenders who specialize in manufactured home financing. We know them and they know us and our communities. We even have our own in-house financing through Chartwell Financial, all this only makes it easier for you.
- 6.** Applying for credit to buy a manufactured home is easier than applying for a traditional home. While manufactured and traditional homes are very similar, one difference is that manufactured homes are less expensive with shorter loan terms which means you pay your home off sooner. So, don't shy away thinking you are in for a long, complicated process. It really is much simpler than you think.

Contact a Continental Community Sales Representative today, we will be happy to help you along the way to Homeownership...

