

Welcome to Fountainhead Properties

Continue to learn more details about financing your home with us



Fountainhead Properties Financing Information

- The interest rates compared between manufactured home loans and real property mortgage rates have never been closer.

Fountainhead Properties Financing Information

- Financing your new or pre-owned manufactured home can be easy, if you are prepared. We have years of experience selling manufactured homes to people who borrow money from banks to finance their new or pre-loved manufactured home. The statements that follow are a composite of our experience and not to be considered financial advice.

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- These are HOME ONLY LOANS, subject to all the same banking oversight as any other mortgage.
- Like all borrowing, to qualify you need income and tax returns.

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- A reasonably good Credit Score with a reasonable Credit Utilization Ratio is also a factor any creditor would consider. That means you have not committed “too much” of your net income to credit cards, or other consumer credit. You can look this up on the Federal Trade Commission website that is a very good resource for learning more about personal credit and financing.

Fountainhead Properties Financing Information

- A down payment from your savings is a very good place to begin the buying process. The more you have saved for this life-purchase, you find the best financing. This is no different than any other home financing.
- Remember, in addition to your mortgage you will pay a lot lease fee. The total of these 2 financial responsibilities will be important in deciding how much to spend and how much to borrow.

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- The age, location, size and serial number for the home you intend to buy is a necessary part of the Comp Valuation.
- A contract to buy a manufactured home is necessary to document the details about the sale, down payment and agreement between buyer and seller.

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- We do not recommend any particular lender. All our resources have been verified and all have current NLMS licenses issued by the NJ State Banking & Insurance Department.
- This information is not intended to be advice. Please consult with your licensed financial adviser for any specific guidance about borrowing, credit, your financial needs and requirements.