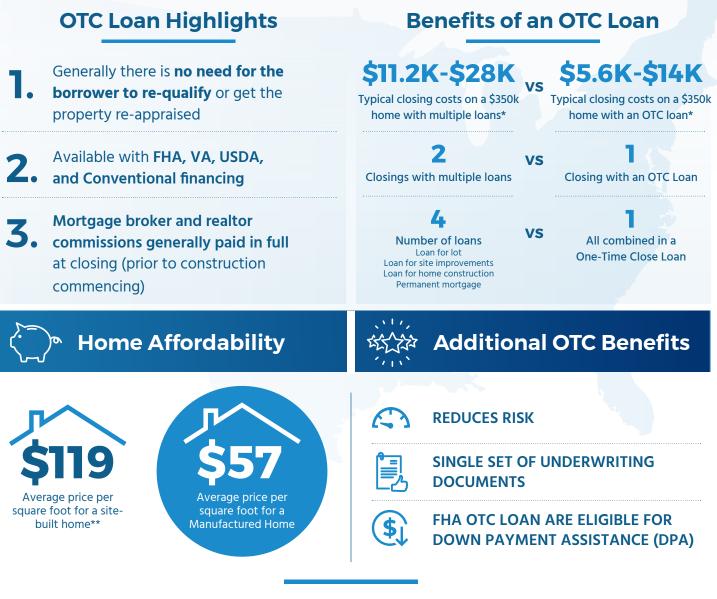
One-Time Close Loans

Saves buyers time and money

The One-Time Close (OTC) option allows a borrower to finance the purchase of a building lot, any needed site improvements, and construction of a new manufactured, modular, or site-built home into one low-rate loan.



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Typical closing costs calculated using national average home price of \$350,000 (Source: https://abc11.com/housing-market-2021-home-prices-homes-for-sale-predictions/10823515/) and a 20% down payment, resulting in a \$280,000 mortgage. Range of closing costs of 2%-5% based on figures cited in https://www.nerdwallet.com/article/mortgages/closing-costs-mortgage-fees-explained **Source: https://www.manufacturedhousing.org/wp-content/uploads/2021/05/2021-MHI-Quick-Facts-updated-05-2021.pdf