Manufactured Home Lender Guide for Colorado & Wyoming

Updated: August 24, 2025

This guide compiles public information from lender websites to help buyers of manufactured/mobile homes compare programs. Always confirm current terms with a loan officer, as requirements can change by product, property, and credit profile.

21st Mortgage Corporation (Phone: (865) 523-2120) Website: https://www.21stmortgage.com/

- **Loan types:** Home Only (chattel) and Land+Home
- **Minimum credit score:** No stated minimum for most loans; <575 requires additional guidelines
- **Down payment:** Minimum 5% down
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 25 years
- **Age of home allowed:** No restriction on age of home (per FAQ)
- **SSN / ITIN:** Accepts SSN or ITIN (Tax ID)
- **Notes:** Finances homes in land lease parks (home only) and real property transactions.

Cascade Financial Services (Phone: (877) 869-7082) Website: https://www.cascadeloans.com/

- **Loan types:** Chattel (home in park) and Homes on Land (FHA/VA/Conventional)
- **Minimum credit score:** Chattel loans: minimum FICO 575 (scores <600 have extra requirements)
- **Down payment:** As low as 5% (chattel); FHA as low as 3.5% (land specific)
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** 20-23-year terms
- **Debt to Income (DTI):** Up to 50% DTI (chattel)
- **Age of home allowed:** Chattel page highlights NEW homes eligible; confirm availability for used homes
- **SSN / ITIN:** Application materials accommodate SSN or ITIN
- **Notes:** Single, doublewides, and triplewides allowed; park locations allowed for chattel.

Triad Financial Services (Phone: (800) 522-2013) Website: https://www.triadfs.com/

- **Loan types:** Home Only (Chattel) and LandPlus programs
- **Minimum credit score:** Program dependent: minimums commonly 600-640; some programs allow 550
- **Down payment:** Minimum 5% down
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 25 years
- **Age of home allowed:** 1976 or newer (HUD specific)
- **SSN / ITIN:** Application forms accept ITIN where no SSN
- **Notes:** Dealer driven process; used home financing available.

CountryPlace Mortgage (Phone: (800) 228-1828) Website: https://www.countryplaceloans.com/

- **Loan types:** Home Only (in parks) and Land+Home; FHA / Fannie Mae approved lender
- **Minimum credit score:** Not published on site
- **Down payment:** FHA programs: as low as 3.5% down (when eligible)
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 20 years
- **Age of home allowed:** 1976 or newer (HUD specific)
- **SSN / ITIN:** SSN Welcome
- **Notes:** National lender focused on manufactured, modular, and mobile; details vary by program, call to confirm.

Credit Human Federal Credit Union (Phone: (877) 475-6852) Website: https://www.credithuman.com/

- **Loan types:** Home Only (leased/family/owned land) and Land+ Home; primary or vacation homes
- **Minimum credit score:** Generally 660 minimum (exceptions possible)
- **Down payment:** Minimum 5% down; 20% if not primary residence
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 20 years
- **Age of home allowed:** 1976 or newer (HUD specific)
- **SSN / ITIN:** SSN welcome
- **Notes:** No permanent foundation required, but home must be in final location before funds disburse. Not offered in AK, CT, HI, MA, ME, NH, NJ, RI, VT.

JCF Lending Group (Phone: (866) 967-0143) Website: https://www.chattelmortgage.net/

- **Loan types:** Chattel loans (home only in parks)
- **Minimum credit score:** Minimum 660 for purchase (680 refi); good to excellent credit required
- **Down payment:** Minimum 5% down (some cases require 20%+)
- **Interest Rates:** 8-10% dependent on credit score and down payment
- **Length of Loan:** Up to 25 years
- **Age of home allowed:** Finances 1976+ homes; LTV typically 95% if 10 yrs old or less; ~85% for 1976-1989
- **SSN / ITIN:** Social Security or ITIN welcome
- **Notes:** Cash-out refi available on homes in parks; strict credit limits.

Vanderbilt Mortgage & Finance (Phone: (866) 701-0467) Website: https://www.vmf.com/

- **Loan types:** Home Only and Land+Home; new and preowned homes
- **Minimum credit score:** Programs available for less than perfect credit (Fresh Start)
- **Down payment:** Varies by program; call for minimums
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 25 years
- **Age of home allowed:** Finances new and pre-owned homes (see program)
- **SSN / ITIN:** Application allows SSN or ITIN
- **Notes:** Large national manufactured home lender with multiple program types.

MH Specialty Services, LLC (Denver) (Phone: (303) 455-3511)

- **Loan types:** Broker: places chattel loans with national and local private lenders
- **Minimum credit score:** All income and credit histories considered (brokered programs)
- **Down payment:** Minimum 5%
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 25 years
- **Age of home allowed:** Not published on site
- **SSN / ITIN:** Social Security or ITIN welcome
- **Notes:** Specializes in turning park tenants into homeowners; consult for matched lender/program.

First Credit Corp (Phone: 518-725-5000) Website: https://www.firstcreditcorp.com/

- **Loan types:** Home Only in land lease communities (parks only)
- **Minimum credit score:** Generally 600+ minimum; no bankruptcy within 4 years
- **Down payment:** Typically 5-10% down
- **Interest Rates:** 7-14% dependent on credit score and down payment
- **Length of Loan:** Up to 2o years
- **Age of home allowed:** Not published on site
- **SSN / ITIN:** Social Security or ITIN welcome
- **Notes:** Requires employment history (2 yrs) or retirement income; does not finance homes on private land.

ANB Bank (Phone: 303-394-5634)

- **Loan types:** Mobile home loans for new or used homes
- **Minimum credit score:** Not published on site
- **Down payment:** 10-20%
- **Interest Rates:** 6-8% dependent on credit score and down payment
- **Length of Loan:** 10 years used, 15 years if new
- **Age of home allowed:** Not published on site
- **SSN / ITIN:** Social Security or ITIN welcome
- **Notes:** Details not published online; contact a local ANB lender in CO or WY.

What to bring to any lender (quick checklist):

- Last 2 years W2s/1099s or award letters (SSI, pension); most recent pay stubs.
- Government ID; SSN card or ITIN letter.
- Recent bank statements; list of debts; proof of lot rent and park approval.
- Year/make/serial of the home; photos; title/SOL; estimate of lot rent and utilities.

This document is informational and not a loan offer. Programs change; always confirm current terms with a licensed loan officer.