

## Manufactured Housing Communities



### **When it comes to financing Manufactured Housing Communities, rely on the team with the most expertise – and experience.**

Fannie Mae has been the leading source of liquidity for Manufactured Housing Community (MHC) transactions with staff dedicated to the product since 2000. We provide financing options for residential real estate developments where the borrower owns the sites and associated common amenities and infrastructure. With unparalleled experience, flexible financing, competitive pricing, and fast execution, Fannie Mae is the partner you can trust when it comes to MHC.

#### **Expert and flexible**

- Streamlined rate lock features allow borrowers to lock the entire interest rate after preliminary underwriting
- No minimum or maximum loan size requirements
- Supplemental loans are available
- Up to 80% LTV
- Increased flexibility for owner-occupied homes
- Fixed- or variable-rate options available
- Pricing incentives are available if the borrower is a non-profit entity or resident-owned community

#### **Rely on us**

- Single-asset security allows for customized loan structures
- Delegated risk-sharing model provides certainty of execution, faster decisions, and quicker loan closings
- Experts who know the business and understand complex transactions
- Life-of-loan servicing means no other master or special servicer and seamless post-closing activities

**Contact a Fannie Mae representative to learn more about how our financing solutions can help you compete.**



Fannie Mae has provided liquidity to the manufactured housing market for over 20 years. We're proud that our book of business through 2023 was \$20 billion. Financing manufactured housing communities is not only good business, it provides affordable ownership and rental housing options for many families in this country.

### Fannie Mae Manufactured Housing Communities

<b>Experience</b>	Fannie Mae has provided financing solutions for MHC since 2000
<b>Loan term</b>	5-30 years
<b>Loan size</b>	No minimum or maximum loan amount
<b>Maximum LTV</b>	80% LTV
<b>Owner-occupied homes ratio</b>	The ratio should not exceed 25%
<b>Rate lock</b>	Streamlined rate lock is available, ranging from 30-180 days
<b>Supplemental financing</b>	Supplemental financing is available