



**Purchase  
Loans  
California  
Only**

**Platinum**

Built June 13, 1976 or newer  
Fico score 700+  
Min 5% down  
Terms to 20 years  
Fully Amortized loans only  
No prepay penalties

**Preferred**

Built June 13, 1976 or newer  
Fico scores 670-700  
Min 10% down  
Terms to 20 years  
Fully Amortized loans only  
No prepay penalties

**Standard**

Built June 13, 1976 or newer  
Fico scores 640-670  
Min 10-20% down  
Terms to 20 years  
Fully Amortized loans only  
No prepay penalties

**Sub Prime +**

Built June 13, 1976 or newer  
Fico scores 600-640  
Min down 20-40%  
Terms to 20 years  
Fully Amortized loans only  
No prepay penalties

**Sub Prime**

Built June 13, 1976 or newer  
Fico scores 599 or less  
Min down 40-50% to be considered  
Terms to 15 years  
Fully Amortized loans only  
No prepay penalties

**Older Homes**

Built 1970 – June 12, 1976  
Fico Scores 650+  
Min 20% down  
Terms to 15 years  
Fully Amortized loans only  
No prepay penalties

We also have Buy for Loans (Non owner occupied), Co sign loans, Second home loans with a min of 20% down with good credit.

Homes built prior to 1970 may be considered if:  
Multi section  
Min fico score 670  
Min 20% down payment  
Preferred communities (5 star)

**Santiago Financial, Inc. Has Over 27 Years Of Experience  
In Mobile And Manufactured Home Lending**

**800-232-3908**

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**Apply directly online 24 hrs a day at [www.santiagofinancial.com](http://www.santiagofinancial.com)**

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