First Pacific Financial

CALIFORNIA'S PREMIER **MOBILE HOME** LENDING EXPERTS

NOW OFFERING

5% DOWN PAYMENT PROGRAMS FOR ANY TYPE AND ANY AGE OF MOBILE HOME

- **ANY AGE/ANY TYPE!!!** - In Park Mobile Home (Space Rent)
- **ANY AGE/ANY TYPE!!!** - On Land Mobile Home (Personal Property)
- **ANY AGE/ANY TYPE!!!** - On Land Mobile Home (Real Property)
- **ANY AGE/ANY TYPE!!!** - Condo/PUD Community Mobile Home
- **ANY AGE/ANY TYPE!!!** - No Foundation Mobile Home
- **ANY AGE/ANY TYPE!!!** - Moved More Than Once Mobile Home

Mobile Home Purchase Programs Overview*



- Loans Starting at Only 5% Down Payment
- Pre-Owned and New Mobile Homes
- Single, Double and Triple Section Mobile Homes
- Family or Senior Parks
- 2nd Home/Vacation MH - 20% Down Payment
- Buy-For (Buy-For = Family/Friend BUYING FOR Family/Friend) - 20% Down Payment
- ITIN (Individual Taxpayer Identification Number) Program
- Recent BK/Foreclosure/Short Sale Borrowers - 20% Down Payment Minimum
- Equity Start Over (Low FICO) - 20% Down Payment Minimum
- Seller Paid Closing Cost Allowed
- Great Equity Tier - Lower Rates For Larger Down Payments (35% and 50% DP Tiers)
- Fixed Rate, Variable Rate, and Step Rate Programs
- All Loans Fully Amortized/No Prepayment Penalties



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First Pacific Financial
LENDING SERVICES
FIRSTPACIFICLOANS.COM
Apply Now!
IT'S EASY TO APPLY ONLINE
1-800-460-0019

* All Purchase Program availability, rates, and terms are subject to Lender's approval of Borrower's qualification(s), home and home's location, down payment, and Loan-To-Value (LTV). Not all Purchase Programs and/or Options are available for all Borrower(s) and/or all homes (Contact First Pacific Financial for financing information specific to your unique scenario).

Important – Please Read

Below is a list of documentation AND information we will need from you to process your financing. Please collect the following required documentation AND information for each Borrower (All that are applicable), and fax, email, or mail all, attention Processing;

Income Documentation

1. 2 most recent W-2 forms (Last 2 years) **PLEASE NOTE:** If Self-Employed, please send 2 most recent Federal Tax Returns (Last 2 Years) with all W-2(s), 1099(s), K-1 Statement(s), ETC.
2. Pay stubs for the most recent 2 full months **PLEASE NOTE:** Most current pay stubs **REQUIRED**
3. Award letters for Pension, Retirement, Disability, or Social Security Income PLEASE NOTE: If you do not have copies of current award letters, please contact your Pension or Retirement Administrator or visit your local Social Security office and request copies.
4. 2 months most recent Bank/Asset statements (All Pages) from each account showing monthly deposits of Pension, Retirement, Disability, or Social Security Income
5. Your employer's Human Resource Directors or Manager's contact information (Name, Address, Phone, Email address). PLEASE NOTE: This is requested so First Pacific Financial can order a Verification of Employment (VOE). If your employer uses "3rd Party Vendor" (ie. Equifax, The Work Number), please provide "employer specific" instructions and/or credentials required to order VOE.

Down Payment/Asset Documentation

1. 2 months most recent Bank/Asset statements (All Pages) from each account used to fund Down Payment
2. 2 months most recent Bank/Asset statements (All Pages) from each account included in application

Gifted Down Payment Documentation

1. FROM GIFTOR: 2 months statements (All Pages) from each account used to fund Gift and signed Gift Letter
2. Gift Funds "Paper Trail" from Giftor account to Escrow for closing

Rental Reference

1. Current Landlord contact information (Name, Address, Phone, Email Address)

Property Insurance

1. **You will be required to have Homeowner's Insurance for your home.** We will need a quote initially and then evidence of this will be required prior to closing. We are happy to recommend Weibel Insurance agent Janet Macedo (209-848-3600, janet@weibelinsurance.com) who specializes in Homeowner's Insurance for mobile/manufactured homes. Of course, you are welcome to use the insurance company and agent, of your choice.
2. Insurance Agent name, Company, phone #, address, and email address

Personal Identification Documentation

1. Clear color copies of Driver's License and Social Security Card (Front & Back)- NOTE: The clearer, the better

PLEASE NOTE: We will need additional and/or updated documents as we progress through the loan process. Please, send copies of Pay Stubs and Bank/Asset Statements, as you receive them, until your loan is funded. We will notify you promptly as we become aware of any additional needs. We would appreciate it if you could respond promptly to this and any future requests for further information. **Your help will contribute to a successful closing.**

If you have any questions or needs, **WE ARE READY TO HELP!** Please feel free to contact our team by e-mail or phone at 800-460-0019.

Kristy Brown, Processor	Borrower Documents Review	kristy@firstpacificloans.com / Extension 110
Jeremy Evans, Processor	Purchase Contracts / Titling	jeremy@firstpacificloans.com / Extension 104
Maizie Bonsey, Processor	Purchase Contracts / Titling	maizie@firstpacificloans.com / Extension 115
Molly Johnston, Processing Mgr	Purchase Contracts / Titling	molly@firstpacificloans.com / Extension 102

First Pacific Financial
REAL ESTATE LENDING SERVICES

FIRSTPACIFICLOANS.COM
Phone (800) 460-0019 - Fax (530) 223-6239
FPF, Inc, NMLS ID 244409 - C. Snow NMLS ID 247054

Applicant

Name:

SSN: DOB: / /

☐ Married ☐ Unmarried ☐ Separated

Email Address:

Daytime Phone: ( )

Current Address

☐ Rent ☐ Own ☐ How Long:

Monthly Rent/Mortgage:

Previous Address
(If at Current Address Less Than 2 Years)

Employer:

Gross Monthly Salary: $

Position: Years on Job:

Co-Applicant

Name:

SSN: DOB: / /

☐ Married ☐ Unmarried ☐ Separated

Email Address:

Daytime Phone: ( )

Current Address

☐ Rent ☐ Own ☐ How Long:

Monthly Rent/Mortgage:

Previous Address
(If at Current Address Less Than 2 Years)

Employer:

Gross Monthly Salary: $

Position: Years on Job:

Credit Report/Authorization

Applicant **Date**

Co-Applicant **Date**

I/We hereby authorize First Pacific Financial or a lender of their choice to order a credit report and verify any information that would grant a loan approval such as income, employment, or assets. It is understood that a copy or faxed copy of this form will also serve as authorizations.

PLEASE FILL OUT AS COMPLETELY AS POSSIBLE

Land/Home

Address:

Date of Purchase:

Purchase Price:

Lot Size:

Current Mortgage Lender:

Mortgage Balance: $

Manufactured Home in Park

Name of Park:

Space Rental: $

Home Address:

Purchase Price: $

Down Payment: $

Make:

Model:

Year:

Width:

Length:

Borrower - Last, First

Co-Borrower - Last, First

Questions

"Your answers to the following questions will help First Pacific Financial as we set up your loan request. Please forgive us if some of the questions are repetitive to your Quick Application".

Is the new home going to be your primary residence?	
Do you own your current home?	
If yes, will it be sold by the time we close/concurrently on your new home purchase?	
If no, what is the mortgage payment (PITI) and what is your plan with the home?	
Credit History Questions	
Any Bankruptcy?	How long ago/Discharge Date?
Foreclosure(s)?	How long ago?
Short sales?	How long ago?
Repossessions?	How long ago?
Do you have current & active credit accounts established?	
Credit Cards?	Minimum Monthly Payment ALL Credit Cards?
Auto Loans?	Monthly Payment ALL Auto Loans?
What is the total amount of down payment you would like to work with?	
Would you like the amount above (down payment, above question) to include all your closing cost, or do you have additional funds for closing costs?	
Where is your down payment/cash to close coming from?	
Own funds?	Bank Name?
Gift Funds?	Giftor Name/Relationship?
Notes:	