



# ADU

FINANCING FOR ANSI A119.5 BUILT PARK  
MODELS & HUD BUILT MANUFACTURED HOMES

ACCESSORY DWELLING UNIT

LENDING  
that *moves* you<sup>®</sup>

## WHY CHOOSE AN ADU?

- ◆ Increased property value
- ◆ Additional rental income source
- ◆ Living space for adult children or college graduates
- ◆ Low cost housing for family members needing care or for caretakers
- ◆ Home office or workout space
- ◆ Guest home



APPLY HERE

## WHY CHOOSE 21ST?

- ◆ Home only financing for primary and secondary residency, vacation homes, investment properties, and buy-fors
- ◆ Fast service and voted #1 by the Manufactured Housing Institute for 12 consecutive years
- ◆ Competitive rates and closing costs
- ◆ Financing for all credit scores
- ◆ 25 year terms available
- ◆ No PMI (Private Mortgage Insurance)
- ◆ Home only financing available where the county, city, reservation, and/or building restrictions allows the site placement
- ◆ Flexible DTI (debt to income) ratio requirements
- ◆ No appraisal required for eligible applicants, saving time and money
- ◆ We retain all of our loans so you do not have to worry about your mortgage being sold

**Subject to Credit Approval. 30-year term is 360 monthly fixed rate payments.**

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