

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.

Fannie Mae Multifamily works with its lenders to provide borrowers with the financing solutions they need.

For more information, please contact:



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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 owneroccupied homes
- Fixed- or variable-rate options available

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





Expertise and flexibility you can rely on

Phyllis Klein, Vice President, Multifamily Customer Engagement

Fannie Mae has been providing liquidity to the manufactured housing market for over 15 years. We're proud that our book of business through 2015 is almost \$8.7 billion. Financing manufactured housing communities is not only good business, it provides affordable ownership and rental options for many families in this country.

Fannie Mae MHC

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