

OWN a NEW Home for  
only ...

\$429.19 per month\*  
for  
180 months

\*Payment does not include taxes and insurance and actual payment will be higher.

# SMART START Loan Program

Suburban Acres M.H.C.  
6763 Minnick Road, Lot 117  
Lockport, NY 14094

Inv. #21330  
Commodore TS503A  
3 Bed/2 Bath - 14' x 68'



Sale Price** (including tax) .....	\$ 42,356.00
Down Payment** .....	\$ 4,235.60
Loan Amount** (includes 2 pts origin fee) .....	\$ 39,939.12
Interest Rate** .....	10.00%
Annual Percentage Rate (APR)** .....	10.83%
Estimated Monthly Loan Payment** .....	\$ 429.19
Site Rent** .....	\$ 425.00
Estimated TOTAL Payment** .....	\$ 854.19



## Why SMART START ?...

Don't pay more for a traditional loan!

- ALL credit scores accepted!
- Most applicants approved!
- Lowest rates offered by 21st Mortgage<sup>#</sup>
- Low down payment required!<sup>#</sup>
- Energy Efficient NEW homes = Huge monthly savings to you!
- Your Manufactured Home Community is investing in your home ownership!

<sup>#</sup>Compared to standard rates available from 21st Mortgage for homes sold in the



Representative only; actual models may vary.

\*\* Estimates only. This is not a credit decision or commitment to lend. Actual term, rate, APR, sales price, loan amount, and down payment may vary. Actual payments may vary. Rates are subject to change. Total Estimated Monthly Payment based on Monthly Loan Payment plus estimated monthly site rent. Estimate does not include taxes or insurance and actual payment will be higher. All tax references are regarding property taxes. Program terms are only available in select manufactured home communities.

2/8/2018



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