6 Best Mobile Home Loans of June 2025

Mobile and manufactured homes can offer an affordable path to homeownership. But just because they come with lower price tags than traditionally built homes doesn't mean you have to foot the bill entirely yourself.

As with standard properties, there are many loans that can help you finance the cost of your mobile or manufactured home. From government-backed loans and conventional mortgages to chattel loans and even personal loans, you have several options if you're looking to purchase this type of home.

Are you looking to buy a mobile home or manufactured home? Here are the best lenders to help you do it.

What to know about mobile home loans

- There are many types of manufactured and mobile home loan options, including conventional mortgages, government-backed mortgages, personal loans, chattel loans and more.
- The right type of loan will depend on the type of property you're buying, its location and the year it was built.
- Requirements for mobile home loans can vary widely, and some allow credit scores as low as 500.

How we chose our top picks

Money reviewed over 20 mobile home and manufactured home mortgage lenders throughout the U.S., using publicly available data, lender websites and lender representatives to confirm data accuracy. We then used factors such as product variety, home and land requirements, credit requirements, reputation and geographic availability to score each lender on a one-to-five scale. What you see below are the top companies that emerged.

Read our full methodology to learn more about our approach.

Our top picks for the best mobile home loans of 2025

- **CrossCountry Mortgage**: Best Overall
- **Cascade Mortgage:** Best for Buying Land + Property
- **21st Mortgage**: Best for Customer Service
- **Manufactured Nationwide:** Best for Loan Variety
- **Credit Human:** Best for Existing Homeowners
- **Guild Mortgage:** Best for Low Credit Borrowers

Best Overall: CrossCountry Mortgage

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Why we chose it: CrossCountry Mortgage is the clear winner for best mobile home lender, scoring a perfect 5 out of 5 on our rating scale. The lender boasts a wide variety of loans and high loan amounts, plus flexible credit, down payment, property and land requirements. It serves all 50 states, too. Its ratings are also notable, with a whopping five stars on over 22,000 customer reviews on Zillow.

Best for Buying Land + Property: Cascade Mortgage

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W**hy we chose it:** Cascade Mortgage scores a solid 4.5 out of 5 on our rating scale — the second-highest score out of all mobile home lenders we analyzed. The company offers flexible home, credit and property requirements, and its ratings and reviews are strong. If you're looking to finance land as part of your home purchase, it's a top-notch choice. The lender's LandSmart portfolio loan lets you purchase your home and land simultaneously, or if you're hoping to build a property on land you're buying, its construction-to-permanent loan is another solid option.

Best Customer Service: 21st Mortgage

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Why we chose it: You can't find a lender more experienced in mobile home lending than 21st Mortgage. The lender has issued the most mobile and manufactured home loans by volume for the last 14 years running, according to the Manufactured Housing Institute, and judging by its reviews and ratings, 21st has its customer experience down. The lender boasts an A+ rating with the Better Business Bureau and a 4.7 rating on Google, and it can even provide insurance for your new home.

Best Loan Variety: Manufactured Nationwide

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Why we chose it: Manufactured Nationwide's lineup of loan options is unmatched, offering a slate of government-backed loans, jumbo loans and even renovation and home equity options. It also offers up to $50,000 in extra funding (before or after closing) and serves customers in every state nationwide. Just take note: Manufactured Nationwide doesn't allow for rented or mobile home park land, so you'll need to already own land or be purchasing land to use this lender.

Best for Existing Homeowners: Credit Human

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Why we chose it: If you already own a home and are looking for options, Credit Human has them. You can refinance your existing loan, take cash out of your home, or even get a home equity loan in addition to your first mortgage. Both owned and leased land is allowed, and you can finance primary residences, second homes and vacation properties.

Best for Low Credit Borrowers: Guild Mortgage

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Why we chose it: Aside from our top overall winner, Guild Mortgage has the next-lowest credit score minimum out of all the lenders we analyzed, requiring a mere 540 to qualify. The lender also boasts strong customer reviews (5 stars on Zillow), serves customers in 49 states and offers a 17-day express closing if you're on a tight timeline.

Other companies we considered

Rocket Mortgage: Rocket Mortgage gets consideration in any "best of" mortgage list we publish, but when it comes to mobile home loans, its offerings just don't measure up. The online lender's loan options are limited to only FHA, VA and conventional loans, which may not work for many mobile home buyers.

CIS Home Loans: CIS Home Loans has a lot going for it, boasting a wide variety of loan options and strong customer reviews. Its limited geographic footprint, though — just 26 states — and its owned-land-only requirement (no leased land or mobile home parks) are what held it back from getting recognized.

What you need to know about mobile home loans

Financing a mobile home or manufactured home purchase is a little different than it is with your typical property. Not all lenders will allow you to purchase these types of homes, so you'll need to be choosy about what mortgage company you decide to work with.

There are also a variety of different loan options in this space, and the type of home you're eyeing — not to mention, its features and location (in a mobile home park, on land you own, etc.) — can determine what types of loans you can use to buy it.

Here's what you need to know about mobile home loans before diving in.

Types of mobile homes

There are several types of "mobile homes" you might consider buying. First, there are mobile homes and manufactured homes. These are very similar, but for lending purposes, it's the date they were built that differentiates them.

In addition to these, there are also park model homes, which are actually mobile/portable properties you can move from mobile home park to mobile home park as desired.

Here's a bit more about each of these:

- **Mobile home:** These are factory-built homes that were built before June 15, 1976 — the date the U.S. Department of Housing and Urban Development (HUD) instituted new building regulations. Homes built before that date are ineligible for most standard mortgages. If you're considering buying one, you may need to use a chattel loan, personal loan or seller financing, if it's available.
- **Manufactured home:** A manufactured home is a mobile home that was built after June 15, 1976. This means they meet HUD's new building requirements and are therefore eligible for most major mortgage loan programs.
- **Park model homes:** Park model homes are properties that are technically considered vehicles, as they are small, movable and portable. They don't need to meet HUD regulation standards and don't qualify for traditional mortgages. You'll usually need to use a chattel loan, personal loan or other type of financing to buy these properties.

Types of mobile home loans

Depending on what type of mobile home you're buying, you may have a number of financing options at your disposal.

Typical loan options include:

- **Traditional mortgages:** These are mortgages you'll use to purchase a mobile home that is already built. They include conventional, Federal Housing Administration (FHA), Veterans Affairs (VA) and Department of Agriculture (USDA) loans.

- **Construction mortgages:** If you're looking to build your manufactured home to your specific liking, this type of mortgage can help. It covers the costs of the home's construction and land preparation in phases.
- **Personal loans:** Personal loans are another option you can use to purchase mobile or manufactured homes, though they may come with lower loan limits than traditional mortgage products. You will usually need great credit; otherwise, you'll face high interest rates.
- **Chattel loans**: Chattel loans can be used to finance movable property, such as a park model home or even a piece of machinery or equipment. You cannot use chattel loans to purchase land.
- **Seller financing:** If you're purchasing a mobile home or manufactured home from a previous owner, they may let you pay them for the property in set payments (plus interest) over time. This is called seller financing, and while it sounds nice, be wary — see the "Latest news" section below to find out why!)

If you're not sure what the best way to finance your home purchase is, you can talk to a financial advisor or mortgage broker. They can point you in the right direction for your goals and property type.

How to qualify for a mobile home loan

The requirements you'll need to meet for a mobile or manufactured home loan depend on the lender you choose and the type of mortgage program you're using. With traditional mortgages, you'll need to meet certain credit score, debt-to-income (DTI) and loan-to-value ratios, and you'll often need to provide a down payment, too.

With others, you may need to meet certain home and land requirements (for example, you might need to already own the land you're buying a home on or you might need to be purchasing a new property or one with a permanent foundation).

Generally speaking, you'll need anywhere from a 500 to a 680 credit score and a down payment of zero to 35%. In some cases, you may be able to use the land you're buying or building on as collateral — in lieu of a down payment. You will usually need at least a 50% DTI or lower to ensure you can make your payments.

Latest news in mobile home lending

Choosing your mobile or manufactured home lender carefully is important, in light of a recent study from the Pew Charitable Trusts. According to the non-profit research organization, lenders deny about 40% to 64% of financing applications for these types of properties, forcing many buyers — around 20% of them — into risky contracts with sellers and other parties. These come with no federal or state protections and make it hard to ever legally own your home.

If you're unable to find a trustworthy lender to finance your mobile home purchase, you might explore other options for becoming a homeowner. Tiny homes, for example, are an option that offers a similar small-footprint lifestyle with a lower price tag than traditional single-family homes (just be wary of the growing pains they can come with). Rent-to-own homes are also back from the dead and could be an option to consider.

You can also work on your financial profile before applying for a mortgage, which could help your approval chances. Pay down your debts to reduce your DTI (these are some popular methods you can use), or ask your landlord to report your on-time rent payments to credit bureaus. This can improve your credit score if it's less than what lenders are looking for.

Best mobile home loan FAQs

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Methodology

We evaluated nearly two dozen reverse mortgage lenders nationwide. Gathering data on product terms, qualifying requirements, interest rates, availability, reputation and other factors to zero in on the best ones. Lenders were rated on a one-to-five scale based on six categories: loan options (20%), credit score requirements (15%), land requirements (15%), geographic availability (15%), property requirements (20%) and ratings/reviews (15%).

We prioritized companies that:

- Have strong customer reviews and good ratings with the Better Business Bureau
- Offer a variety of loan products, including government-backed mortgages
- Boast a wide geographic footprint, allowing more borrowers access to their products
- Are flexible in their borrowing requirements, allowing you to purchase homes with both permanent and non-permanent foundations, new and used homes, and homes on both leased and owned lands. Lenders allowing you to finance a land purchase with your home were also prioritized.

Summary of our top picks for the best mobile home loans of 2025

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