Financing Questions

A lender conversation checklist. Programs, eligibility, and final terms vary by lender and borrower.

Start with the full picture

[ ] Ask which options may fit your situation and what the lender considers when reviewing an application.

[ ] Clarify whether financing includes the home, the land, or both.

Ask what the costs include

[ ] Discuss down payment, estimated monthly payment, interest rate, loan term, fees, taxes, insurance, and costs paid separately.

[ ] Ask which figures are estimates and how they could change. Compare complete written terms and total cost.

Get ready to apply

[ ] Ask which documents to gather, how income and credit are reviewed, and whether a co-borrower or land documents are needed.

[ ] Ask how long each stage usually takes. Share financial documents directly and securely through the lender's approved process.

Before you commit

[ ] Review the payment schedule, rate type, fees, conditions, and what happens if plans change.

[ ] Read the official written offer and ask the lender to explain anything unclear.

For home-buying questions, call 903-403-5305 or visit fairfieldmobilehomes.com/contact-us. Only your lender can determine eligibility and final financing terms.

This guide is for general planning and discussion. Home, site, installation, local, and lender requirements vary. Confirm details with the relevant professionals and authorities.