

# WHY MODULAR?

*LOAN AMOUNT*

*\$89,830*

*MANUFACTURED*

INTEREST RATE

6.50%\*

PAYMENT

*\$567.79\**

*LOAN AMOUNT*

*\$100,000*

*MODULAR*

INTEREST RATE

5.50%\*

PAYMENT

*\$567.79\**

## LOWER INTEREST RATES

## Higher Quality Construction Instead of Higher Interest

\* Rates, costs, payments and programs cannot be guaranteed because rates, fees, APR, and other costs are subject to individual borrower's credit score, loan-to-value, loan purpose, loan amount, and rapid fluctuations in market conditions. This is not an advertisement for credit as defined by paragraph 226.24 of regulation Z.

# MODULAR HOMES *of* TEXAS

## MANUFACTURED HOME

VS

## MODULAR HOME

### CONSTRUCTION

Meets HUD Code	Meets IRC State and Local Codes
Banned From Many Citys	Accepted in any Texas City
House Must be Complete Before Shipping	Can be Finished to Various Stages
2X4 Exterior Studs with 2X4 Bottom Plate and Single 2X4 Top Plate	2X4 Exterior Studs with 2X4 Bottom Plate and Double 2X4 Top Plate
Single Window Headers	Double Window Headers
2X3 Interior Studs set 24" on center	2X4 Interior Studs set 16" On Center
1X4 Bottom Plate & Single Top Plate	2X4 Bottom Plate and Double 2X4 Top Plate
2X2 Roof Rafters	2X4 or 2X6 Roof Rafters
7 ½ Foot Side Wall Ceiling Height	8 Foot Side Wall Height
Prefinished Ceiling Panels	8 Foot Flat Ceiling Textured and Painted
Floor Joist 2X6 16" or 24" on Center	Floor Joist 2X10 16" on Center
Single 2X6 Rim Joist	Double 2X10 Rim Joist
Insulation: R-11 Floor, R-11 Exterior Walls, R-22 Roof	Insulation: R-11 Floor, R-11 Exterior Walls, R-30 Roof
Metal Windows w/Storm Windows	Vinyl Thermal Pane Windows Builders Wrap – Whole House

### PLUMBING and ELECTRICAL

#14 Electrical Wiring w/some #12	All #12 Electrical Wiring
Electric Furnace with Floor Ducts	Electric Up Flow Furnace with Overhead Ducts
30 Gallon Electric Water Heater	40 Gallon Electric Water Heater
HUD Code Plumbing	IRC Plumbing-Larger Diameter Fresh Water Line
One Exterior GFI	Two Exterior GFI

### BATHS

Round Commode with Plastic Water Closet	Porcelain Elongated Commodes
Two Piece Tubs and Showers	One Piece Fiberglass Tubs and Showers
Plastic Faucets	Metal Faucets
Plastic Sinks	Ceramic Sinks

### INTERIOR

12 or 14 oz for Standard Carpet	25 oz FHA Approved Carpet
3/8" Vinyl Covered Sheet Rock	1/2" Vinyl Covered Sheet Rock or 1/2" Textured and Painted Sheet Rock