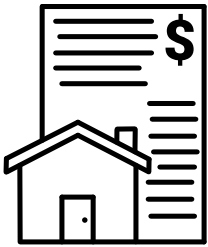


# MISSISSIPPI FINANCING OPTIONS

## OPTION #1: IN-HOUSE OWNER FINANCING

This is the best option for those looking to finance land for  
**RECREATIONAL USE ONLY!**



- *Down payment at closing is subject to variance based on the purchase price*
- *Payment terms as long as 5 years (60 months)*
- *Interest rate 10%*
- *Credit score is reviewed (but is not the most important factor)*
- *Income verification (enough to cover bills plus a new land payment)*
- *U.S. citizens and non-U.S. citizens qualify*
- *Utilize an LLC or revocable living trust with personal guarantee*
- *No active bankruptcy*

## OPTION #2: PERSONAL LOANS VIA BROKER

Are you looking to take advantage of your credit?

This would be the best option as this is the cheapest route, with our Partnership with KW Capital Investments, you are going to be able to get the best possible personal loan through them, as they are a one-stop shop! Please take note of their minimum requirements below.



- *Minimum of \$27,000 annual income.*
- *Minimum 650 credit score*
- *Us citizenship*
- *Less than 6 credit inquiries in the last year*
- *No new credit accounts created in the last 6 months*
- *No bankruptcy in the last 2 years*
- *No more than 60% credit utilization*
- *No co-signers permitted*



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# BANK OPTIONS

## OPTION #3: HOME EQUITY LINE OF CREDIT (HELOC)



This is likely to be the best option for those looking to take advantage of equity built up into their home, while having the cheapest interest rates and payment period available.

- *All home equity line of credit (HELOC)'s requirements will depend on your banks requirements. Please inquire at your bank of choice to find out what the requirements would be.*

## OPTION #4: CADENCE BANK

### **Debro's Land's Preferred Banking Partner**



This is likely to be the best option for those looking to take advantage of getting a lot loan with the most favorable length of loan. Contact:

- *If getting a lot loan, down payment requirement would be 20% of contract price, with amortizations of 15-20 years.*
  - *If getting a lot and construction loan, down payment requirements would be similar to a single family home. So you would have greater flexibility with the loan amount and amortization schedule.*
  - *Will also lend on lot and mobile/modular home, with similar flexibility as a single family home.*
  - *If you find this option intriguing, feel free to reach out to Hunter McCalla through email, phone, or by visiting their the bank branch.*
  - **hunter.mccalla@cadencebank.com**
  - **(662) 284-6918**
  - **601 N Fillmore Street**  
**Corinth, MS 38834**
- Additionally, you can visit their [website](#) for more information.*



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# MOBILE/MODULAR HOME OPTIONS

## OPTION #5: CLAYTON HOMES



- *This is a great option to get financing for land, and the complete setup of your dream mobile or modular home.*
  - *If you find this option intriguing, feel free to reach out to Blain Cornelius through email, phone, or by visiting their office.*
  - **Blain.Cornelius@claytonhomes.com**
  - **(662) 287-4600**
  - **3802 Hwy 72 W**  
**Corinth, MS 38834**
- Additionally, you can visit their [website](#) for more information.*

## OPTION #6: REGIONAL HOMES



- *This is a great option to get financing for land, and the complete setup of your dream mobile or modular home.*
  - *If you find this option intriguing, feel free to reach out to Michael Russel through email, phone, or by visiting their office.*
  - **Mrussell@regionalhomes.net**
  - **(662) 322-4514**
  - **1110 D L Collins Drive**  
**Tupelo, MS 38801**
- Additionally, you can visit their [website](#) for more information.*



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