

What is the Dodd-Frank Act?

The Dodd-Frank Wall Street Reform and Consumer Protection Act (commonly referred to as the Dodd-Frank Act), was created "to promote the financial stability of the United States by improving accountability and transparency in the financial system, to end "too big to fail", to protect the American taxpayer by ending bailouts, to protect consumers from abusive financial services, and for other purposes." (Source: Wikipedia.com)

This informational brochure is provided to you courtesy of Moncure Homes, in compliance with the Dodd-Frank Regulations of 2014 which require manufactured and modular home retailers to provide consumers with a list of lenders in the area that will most likely make manufactured or modular home loans.

Please direct specific lending questions to your lender of choice.



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Moncure Homes
1509 East 10th Street
Roanoke Rapids, N.C. 27870
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- Singlewides • Doublewides • Modulares
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- Custom Options

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HOME MORTGAGE LOAN LENDERS LIST

In compliance with Dodd Frank Regulations 2014



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HOME MORTGAGE LOAN LENDERS LIST

In compliance with the new 2014 Dodd-Frank regulations, Moncure Homes is happy to provide you with this alphabetized list of lenders in the area that are most likely to offer financing for manufactured and/or modular homes. Please note this is just a partial listing of available lenders, and not representative of every lender that may offer lending in your area. You are welcome and even encouraged to contact other lenders to compare rates and benefits of various lending options. This list is for informational purposes only, and not to be considered a recommendation of any particular lender, except for the type of financing they offer (chattel or home, land/home). Please direct any specific questions about financing to your lender of choice. The information in this brochure is deemed to be accurate, however, this list may be updated or revised at any time, without prior notice or consent.

Please select the lender (s) from the list that you would like to submit your mortgage application to, and sign below.

I have read and understand the information contained in this brochure, and wish to submit my mortgage application to the lender(s) I have selected from the following list:

Signed: _____

21st Mortgage Corp.
(Home Only, Land/Home, Subprime)
 620 Market Street, Suite 100
 Knoxville, TN 37902
 Phone: 1-800-955-0021 • Fax: 1-877-312-2100
 Contact: Leigh Woody - Ext. 2699
 Website: www.21stmortgage.com *(Online application available)*

BB&T *(Home, Land/Home)*
 412 Old Farm Road
 Roanoke Rapids, N.C. 27870
 Phone: 252-537-7566
 Contact: Angela White • Email: awhite@bbandt.com
 Website: www.bbt.com *(Online application available)*

Cascade Financial Services *(Home, Land/Home)*
 3345 S. ValVista Drive, Suite 300
 Gilbert, AZ 85297
 Phone: 877-869-7082 • Fax: 480-539-4915
 Email: apply@cascadeloans.com
 Website: www.cascadeloans.com *(Online application available)*

CU Factory Built Lending
(Home only, Land/ Home, LIL)
 620 Green Valley Road, Suite 300
 Greensboro, N.C. 27408
 Phone: 866-279-1899 • Fax: 866-279-1919
 Contact: Chuck Ham • Email: cham@sacu.com
 Website: www.cufbl.com *(Online application available)*

First Carolina Bank
 171 N. Winstead Avenue
 Rocky Mount, N.C. 27804
 Phone: 252-451-2961
 Contact: Ronda Jordan
 Website: www.firstcarolinabank.com *(in-house underwriting)*

PNC Mortgage
 272 Bendix Road, Suite 150
 Virginia Beach, VA 23452
 Phone: 757-671-2653
 Fax: 877-609-6677
 Contact: Lee Barthold
 Email: lee.barthold@pncmortgage.com

Prime Lending *(Land/Home)*
 1241-21 S. Main Street
 Wake Forest, NC. 27587
 Phone: 919-435-3024 • Fax: 866-908-8810
 Toll-Free: 877-955-6492
 Contact: Kathleen Timberlake
 Email: ktimberlake@primelending.com

Southern Bank *(Home, Land/Home)*
 1580 East 10th Street
 Roanoke Rapids, N.C. 27870
 Phone: 252-535-3043
 Website: www.southernbank.com

State Employees Credit Union
(Home, Land/Home)
 161 Old Farm Road, S.
 Roanoke Rapids, N.C. 27870
 Phone: 252-537-0019
 Website: www.ncsecu.org

Triad Financial Services
(Home only, Land/Home LIL)
 4336 Pablo Oaks Court
 Jacksonville, Florida 32224
 Phone: 270-403-5493
 Toll Free: 800-522-2013
 Fax: 888-733-1522
 Website: www.triadfs.com

Other Preferred Lender (s) - list below:

