



6 Tips to Ease Your Credit Fears

**Does fear of credit rejection make you queasy?
You probably have a great shot at getting credit to buy a
manufactured home. [Here's why.](#)**

1. Most folks who qualify for credit had some credit problem in the past. That's right, 80% of Americans have credit issues now and again. It's life.
2. Would it surprise you to know that the average credit score for first time home buyers is 600? Some are higher, and some lower. Obvious, I know, but the point is that you are in good company with all types of scores.
3. The credit application process at Four Leaf Properties takes into account where you are going, not just where you have been. That's good news.
4. Four Leaf Properties has great relationships with some key lenders who specialize in manufactured homes. We know them and they know our properties. We don't hang out together, but knowing us, and our professionalism, does make them comfortable with and helpful to our home buyers.
5. Applying for credit to buy a manufactured home is easier than applying for a traditional home. While manufactured and traditional homes have A LOT in common (they are cousins), the one big difference is that manufactured homes are less expensive. And, they are typically bought with loans that are paid off sooner (because they are cheaper). All of that means that many folks can qualify.
6. Applying for credit, and getting it, will help your credit future. It sounds weird that getting credit helps you get more credit, but it does. That's because you've got a good track record.

Still Have Questions?

Call us at 1-855-847-6053 to talk about manufactured home options for you!