

## **Specialized Chattel / Manufactured Home Lenders Serving Texas (including South Texas):**

### ***21st Mortgage Corporation***

One of the largest national lenders for manufactured/mobile home chattel loans. They underwrite and service their own loans and offer home-only (chattel) financing in Texas (and 46 states).

Website: [21stmortgage.com](http://21stmortgage.com)

Good for new or pre-owned homes; flexible options including 0% down for qualified buyers.

[21stmortgage.com](http://21stmortgage.com)

### ***Cascade Loans (Cascade Financial Services)***

Specializes in chattel manufactured home loans across Texas. They focus on financing the home only (separate from land).

Phone: (877) 869-7082

Website: [cascadeloans.com/chattel-manufactured-home-loans-texas/](http://cascadeloans.com/chattel-manufactured-home-loans-texas/)

Highly experienced with Texas chattel loans.

[cascadeloans.com](http://cascadeloans.com)

### ***Vanderbilt Mortgage and Finance (VMF)***

Major national lender for mobile/manufactured home loans, including home-only chattel and direct lending for pre-owned homes. Serves Texas.

Website: [vmf.com](http://vmf.com) (apply online or through dealers/partners).

Offers portfolio loans with flexible credit options.

[vmf.com](http://vmf.com)

### ***CountryPlace Mortgage***

Nationwide specialist in manufactured/modular home loans, explicitly offering Home Only (chattel) financing.

Website: [countryplaceloans.com](http://countryplaceloans.com)

Focuses on chattel, land/home packages, and construction-to-permanent options.

[countryplaceloans.com](http://countryplaceloans.com)

### ***Capital Home Mortgage (Texas)***

Texas-focused lender offering chattel manufactured home financing (home-only). Has a McAllen office serving the Rio Grande Valley (close to Port Isabel/Brownsville).

Phone (McAllen area): (956) 307-3422

Website: [capitalhomemortgage.com/texas/manufactured-home-loans/](http://capitalhomemortgage.com/texas/manufactured-home-loans/)

Handles conventional, FHA, VA, USDA, and chattel programs.

[capitalhomemortgage.com](http://capitalhomemortgage.com)

### ***The Texas Mortgage Pros***

Serves the Brownsville area (very close to Port Isabel) with chattel loans and FHA Title I loans for manufactured homes on leased land.

Website: [thetexasmortgagepros.com/service-area/brownsville/manufactured-home-loans/](http://thetexasmortgagepros.com/service-area/brownsville/manufactured-home-loans/)

Good local/regional option for South Texas.

[thetexasmortgagepros.com](http://thetexasmortgagepros.com)

### ***Golden Lenders***

25+ years experience with chattel loans for mobile/manufactured homes in Texas (especially parks or leased land).

Phone: (303) 482-2361

Email: [info@goldenlenders.net](mailto:info@goldenlenders.net)

Website: [goldenlenders.net/chattel-loans-texas/](http://goldenlenders.net/chattel-loans-texas/)

Personalized service for Texas buyers.

[goldenlenders.net](http://goldenlenders.net)