



Home Loan Programs

Are you ready to become a homeowner?

With a variety of lending needs in mind, we have financing programs for home buyers of all credit scores. We finance new and used homes, HUD (single & multi-section), modulars, park models, & accessory dwelling units (ADUs)!



HOME ONLY

Whether your home will be located on private property or a land lease community, we have options available for new and used single- and multi-section homes.

LAND HOME

If you're in need of a land and home purchase, we offer a "one-time close" with improvement disbursements available. Land can be purchased, provided as collateral for down payment (land-in-lieu), or refinanced.

HOME FOR SOMEONE ELSE

We provide "Buy-For" options that allow you to purchase and finance a home for someone else, with a minimum 20% down payment.

RENTAL HOMES

If you are purchasing a rental or investment property, with a minimum down payment of 20%, we have term options available at 10, 15, 20, and 25 years. *(terms based on loan amount and credit score)*

VACATION OR SECOND HOMES

Need financing for a vacation or second home? If the home you are purchasing will not be your primary residence, this program may be a fit.

OTHER OPTIONS

LOW, CHALLENGED, OR ZERO CREDIT SCORE?

Do you have low or damaged credit or no credit history? If so, we have options that may help you finance your home.

DON'T HAVE A SOCIAL SECURITY NUMBER?

We offer financing for individuals with a valid Individual Tax Identification Number (ITIN). Matricula Consular de Alta Seguridad can be used as identification in some states.

ZERO DOWN PAYMENT

If you're a well-qualified customer, we have a zero down payment option that will allow you to keep your cash for other housing needs!

ONLINE TOOLS

Online Application
apply.21stmortgage.com

Customer Portal
myloan.21stmortgage.com

Payment Estimator
mypaymentestimator.com



Equal Housing Lender. 21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902, (865) 523-2120. NMLS# 2280. For licensing information, go to: www.nmlsconsumeraccess.org. AZ Lic. #BK-0907006. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to the California DFPI Financing Law. Licensed by the N.J. Department of Banking and Insurance. CO Lic. #987899 (Responsible party: 21st Mortgage Corp., NMLS# 2280). Georgia Residential Mortgage Licensee 12375. Illinois Residential Mortgage Licensee. Licensed Mortgage Banker-NYS Department of Financial Services. Terms and conditions may apply. Products not available in all states. 2/2/2022.