

IMPORTANT FINANCING CONSIDERATIONS

Please Review Prior to Showing or Submitting an Offer

Property Address: 2918 23rd Ave NE Hickory NC

Property Type: Manufactured Doublewide (Relocated)

PURPOSE OF THIS NOTICE

This document is provided to ensure clear expectations regarding financing before showings or offers are scheduled. Transparency upfront helps avoid wasted time, failed contracts, and buyer frustration.

PROPERTY & FINANCING OVERVIEW

- The subject property is a manufactured doublewide that has been relocated more than once.
- Due to its relocation history, many traditional mortgage programs do not apply.
- Buyers relying on low-down-payment or entry-level loan programs may not qualify.
- Lenders that do consider this property often require significantly more cash upfront than buyers typically expect.
- Financing eligibility and terms vary by lender and buyer profile.

IDEAL BUYER PROFILE

This property is best suited for buyers who:

- Are purchasing with cash, OR
- Have substantial cash reserves, OR
- Are open to alternative loan options or seller-assisted financing structures

SELLER POSITION

- Seller is aware of the financing limitations associated with this property type.
- Seller is open to reviewing well-structured offers from qualified buyers.
- Alternative or creative financing options may be considered for the right buyer profile.
- Terms, if any, are subject to seller approval and buyer qualification.

AGENT GUIDANCE

- Please discuss financing suitability with your buyer prior to scheduling a showing.
- If your buyer requires minimal cash down or strict conventional financing, this property is likely not a fit.
- Early clarification protects all parties and leads to stronger, cleaner transactions.

KEY TAKEAWAY

This is not a value issue — it is a financing-fit issue.

Buyers who understand the lending landscape for this property often view it as an opportunity rather than a limitation.

For questions prior to showing, please contact the listing agent.