In-House Financing 101

More Sales
Increased Profit
Happy Customers

2025 Fall Show

LEGACY HOUSING CORPORATION

Over the Years…

- **Legacy Housing begins production in 2005**
- **Dealers ask Kenny & Curt to help finance their customers**
- **Legacy's "In-House Finance" sponsored finance program is created to help dealers get customers financed that cannot get financed anywhere else.**
- **Thousands of families have exited the "rent race" and become homeowners**

Legacy Math

#48 — On average, it takes a dealer 48 loans with Legacy to create a Million Dollar Portfolio

80% — Over 80% of the loans made using our in-house finance program cannot be made through traditional financing.

64% — Almost 2 out of 3 loan applications get approved through Legacy's backed finance program.

$0 — The amount of money you make when you can't get a customer financed

Today's Finance Program

- Highest Approval Rate Ever!
- Thousands of families have purchased homes that could not get financed elsewhere
- Millions of dollars paid out to dealers through profit share program.
- Best Loan Performance!
- 80-20 Split designed to share finance income with dealers!

What’s different about Legacy?

1. One Stop Shop home and financing
2. Common sense credit decisions- no credit score
3. Flexible income verification- no “fake approvals”
4. Share in the finance income- grow your portfolio

LEGACY HOUSING CORPORATION

In-house Finance Program Details

- Our In-house Finance Program is unique.
- Specifically created to provide both short-term and long-term benefits to our dealers.
- Legacy and the dealer are partners
- Legacy will pay you **80%** of the profit upfront + 100% of approved expenses
- We split finance income after Legacy recovers its contribution.

Why
Pick us?

We do not own a insurance company

No origination fees

We do not provide outrageous loan terms

We keep your payments low so you keep money in your pocket

FEDERAL INVESTORS WE HAVE NO FEES AND SAVE YOU MONEY	21st WE FORCE YOU TO HAVE INSURANCE
$100,000 SALES PRICE	$100,000 SALES PRICE
$9,000 DOWN PAYMENT	$5,000 DOWN PAYMENT
$0 CLOSING COSTS	$4,750 CLOSING COSTS
FINANCED AMOUNT: $91,000	FINANCED AMOUNT: $100,950 *Includes $1200 prepaid insurance
180 MONTH TERM	300 MONTH TERM
11.49%	12.49%
MONTHLY PAYMENT: $1,062.67	MONTHLY PAYMENT: $1,199.96 ($1,099.96 P&I + $100 INSURANCE)
TOTAL COST: $191,280	TOTAL COST: $359,988

^ Loan example based on a 16x80 home purchase in Texas.

Singlewide Retail Finance Program Overview

- Any Legacy inventory
- 9% min.* down payment?
- Decent credit?

Approved!

LEGACY HOUSING CORPORATION

DEALER

- **Flexible income verification =** no un-closeable approvals
- **More credit approvals =** Close more deals
- **No insurance requirement =** simplified deal- easier close & better for customer
- **Rates as low as 6.9% (25% Down Program, 48 months, 6.9% APR) =** sizzle in advertising
- **Standard Down payment 9% =** More customers qualify TODAY
- **Low standard rates of 10.99% or 11.49% =** Competitive rate attracts good borrowers to the loan program that's easier for both dealer and buyer.

LEGACY HOUSING CORPORATION

Customer

- Our lowest interest rates ever starting at 6.9%
- Our lowest down payment ever starting at 9%
- Home warranty included in sale
- No insurance required
- Easy credit qualification
- Simple income verification
- No customer closing costs

= Lowest payment and best finance option for you and your customer!

FEDERAL INVESTORS

Customer Criteria:

- Customer must have no derogatory credit except child support, medical, or education.
- Customer must have ties to the community (family in area)
- Prefer customer to have been employed for 2 years or longer at his/her current job
- A customer with no credit qualifies
- No Social Security Number qualifies.
- Proof of Income required
- Max housing ratio 40%

LEGACY
HOUSING CORPORATION

Financing Guidelines:

- **ANY new Legacy singlewide or Doublewide with Extended Warranty***
- **Down payment as low as 9%**
- **Sales price must be between 136% and 150% of the net invoice*, plus expenses**
- **Extended Warranty required on invoice (or added to floored amount)**
- **Expenses are actual cost of freight, A/C & Set up, less than or equal to maximums**
  - Max freight is: GPLH rates (factory to dealer lot)
  - Max A/C Expense is: $2,500
  - Max setup expense is: $3,000 for SW and $6,500 for DW (plus per floor $200/ if 80'and $200 if 18-wide, plus $200 if Wind Zone II or $500 if WZIII)
  - Pad expense reimbursement at $1/sqft
- **Maximum Rate & Term:** 16' Wide for 180 months @ 11.49% or 18' & 24' Wide for 240 months @ 11.49% or 32' & 36' Wide for 240 months @ 10.99%
- **Customers setup on ACH are eligible to receive a $15 escrow credit per month**. **
- **Special circumstances reviewed on a case-by case basis**

*Net Invoice is total invoice less freight, washer/dryer, A/C, and furniture.

**If a customer is not setup on ACH, dealer fee is increased

Legacy’s Contribution

- **The floored amount of the home is transferred to the joint portfolio as part of Legacy’s Contribution.**
- **Legacy's contribution = Floored (payoff) amount + the check we write to you + dealer fee**

LEGACY HOUSING CORPORATION

Portfolio Servicing

After the contract has been funded, the loan will be sent for servicing. The net amount received (payments made less any servicing fee) will be applied to Legacy's Contribution. The portfolio will be charged a variable rate per month on the outstanding balance of Legacy's Contribution. The variable rate between 8% to 8.9%.*

Loan #	Thru	%
1	12	8.9%
13	24	8.8%
25	36	8.7%
37	48	8.6%
49	60	8.5%
61	72	8.4%
73	84	8.3%
85	96	8.2%
97	108	8.1%
109		8.0%

*Legacy Contribution earns a variable interest rate (based on the number of loans in the portfolio) per month until paid

FEDERAL INVESTORS

LEGACY HOUSING CORPORATION

Once Legacy's Contribution is paid…

We split the net amount received from the servicing company.

You receive 20%

Legacy receives 80%

In-House Finance Example

Sales Price	$100,000.00
Down Payment	$9,000.00
Principal Balance	$91,000.00

Funding Check

Sales Price	$100,000.00
Invoice	$64,816.12
Freight	$1,500.00
A/C	$2,500.00
Setup	$3,000.00
Profit	$28,183.88
80% Profit	$22,547.10
Expenses	$7,000.00
Total	$29,547.10
Less Down Payment	$9,000.00
Less Dealer Fee	$1,432.75
Check to Dealer	$19,114.35
Check to Dealer	$19,114.35
Floorplan Payoff	$64,816.12
Legacy Contribution	$85,363.22
Dealer Investment	$5,636.78

Loan Amortization

180-Month Term at 13.49% Rate

	Pmt #	Pmt $	Int Chrg	Prin Red	Prin Bal
Open					$91,000.00
4/1/2017	1	$1,180.86	$1,022.99	$157.87	$90,842.13
5/1/2017	2	$1,180.86	$1,021.22	$159.65	$90,682.48
6/1/2017	3	$1,180.86	$1,019.42	$161.44	$90,521.04
7/1/2017	4	$1,180.86	$1,017.61	$163.26	$90,357.78
8/1/2017	5	$1,180.86	$1,015.77	$165.09	$90,192.69
9/1/2017	6	$1,180.86	$1,013.92	$166.95	$90,025.74
10/1/2017	7	$1,180.86	$1,012.04	$168.83	$89,856.91
11/1/2017	8	$1,180.86	$1,010.14	$170.72	$89,686.19
12/1/2017	9	$1,180.86	$1,008.22	$172.64	$89,513.55
1/1/2018	10	$1,180.86	$1,006.28	$174.58	$89,338.96

Legacy Contribution

Earns 8.9% Rate

Pmt #	Pmt $	Int Chrg	Prin Red	Prin Bal
				$85,363.22
1	$1,140.86	$633.11	$507.75	$84,855.47
2	$1,140.86	$629.34	$511.52	$84,343.95
3	$1,140.86	$625.55	$515.31	$83,828.63
4	$1,140.86	$621.73	$519.14	$83,309.50
5	$1,140.86	$617.88	$522.99	$82,786.51
6	$1,140.86	$614.00	$526.86	$82,259.65
7	$1,140.86	$610.09	$530.77	$81,728.87
8	$1,140.86	$606.16	$534.71	$81,194.16
9	$1,140.86	$602.19	$538.67	$80,655.49
10	$1,140.86	$598.19	$542.67	$80,112.82

Potential Payout to Dealer: $16,072.92

- **Legacy's contribution is paid in full at month 110**
- **Dealer earns 20% of NET 70 remaining payments**

Watch your investment grow…

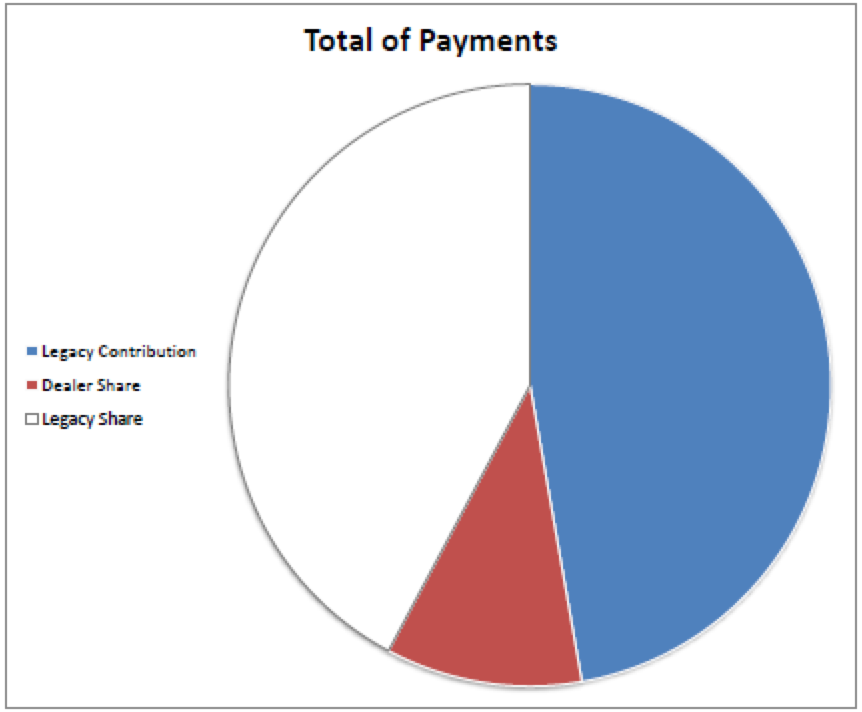
- Quarterly statements are sent showing the portfolio and the current balance of Legacy's Contribution.
- Dealer can intervene to protect your investment if a borrower is having problems paying

LEGACY HOUSING CORPORATION

80/20 Portfolio Statement for G866

Statement Date 6/30/25
Statement Period 5/31/25 to 6/30/25

	05/31/25	6/30/2025
# of Loans	49	48
Total Principal Balance	$5,392,945.44	$5,286,964.69
Legacy Contribution	$ 4,510,701.62	$ 4,483,040.04
Total Payments Remaining	$12,249,282.35	$12,009,748.87
Potential Payout to Dealer		$1,001,231.21
Beginning		01/09/35
Repo Inventory	1	1



Statement Date 06/30/25

INVESTOR#	NUMBER	LAST NAME	BALANCE	AMOUNT	RATE	FUNDS	ACTIVITY	DATE	TERM	Past Due
866	8668796	ROBLES RESENDIZ	REPO	REPO			04/14/2025			
866	8668101	ACOSTA LOZANO J	$ 92,824.15	$ 1,048.72	12.0		03/31/2025	5/1/2025	216	60
866	8660021	RAMIRO BALLESTE	$ 97,066.05	$ 1,179.22	11.5		04/14/2025	5/15/2025	162	46
866	8660013	SOSA PERALTA GU	$ 117,721.66	$ 1,262.56	11.0		04/30/2025	6/1/2025	210	29
866	8660014	VELA HERNANDEZ	$ 155,792.25	$ 1,670.87	11.0		04/30/2025	6/1/2025	210	29
866	8660018	VAZQUEZ ZUBIA JE	$ 114,947.37	$ 1,256.50	11.5		04/30/2025	6/1/2025	218	29
866	8668838	PORRAS VICTOR F	$ 71,949.05	$ 951.00	13.5		04/30/2025	6/1/2025	169	29
866	8660010	VILLAREAL WISLAR	$ 90,686.35	$ 1,149.19	11.5		05/14/2025	6/15/2025	147	15
866	8661272	HERNANDEZ HERN.	$ 107,166.38	$ 1,210.79	12.0		05/14/2025	6/15/2025	221	15
866	8663973	MIRELES JOSE A &	$ 104,288.96	$ 1,383.97	13.5		05/14/2025	6/15/2025	167	15
866	8660009	QUEZADA ZUBIATE	$ 99,532.90	$ 1,221.96	11.5		05/31/2025	7/1/2025	158	0
866	8660011	TORRES LOPEZ MA	$ 90,410.41	$ 1,145.15	11.5		05/31/2025	7/1/2025	147	0
866	8660012	RODRIGUEZ HERNA	$ 91,561.26	$ 1,159.73	11.5		05/31/2025	7/1/2025	147	0
866	8660015	FRAIRE HERNANDE	$ 94,746.26	$ 1,048.99	11.5		05/31/2025	7/1/2025	209	0
866	8660016	GARCIA MENDOZA I	$ 114,609.75	$ 1,301.76	12.0		06/14/2025	7/15/2025	212	0
866	8660017	DURAN DURAN ELY	$ 85,291.91	$ 1,052.40	11.5		05/31/2025	7/1/2025	156	0
866	8660020	OLIVAS ENRIQUEZ (	$ 86,596.58	$ 1,062.71	11.5		06/30/2025	8/1/2025	158	0
866	8660022	ACOSTA LEON LUIS	$ 120,709.61	$ 1,396.58	12.5		05/31/2025	7/1/2025	221	0
866	8660023	RODRIGUEZ ZAIRA	$ 96,188.62	$ 1,178.64	13.5		05/31/2025	7/1/2025	223	0
866	8660025	ARROYOS ESCAND	$ 100,786.48	$ 1,340.20	13.5		06/14/2025	7/15/2025	166	0
866	8660026	PAEZ ARTALEJO M	$ 158,977.22	$ 1,884.51	13.0		06/14/2025	7/15/2025	226	0
866	8660027	ORTEGA JUAN E &	$ 190,076.36	$ 2,182.04	13.0		05/31/2025	7/1/2025	265	0
866	8660700	LOZANO TRIANA RA	$ 124,557.60	$ 1,371.60	11.5		05/31/2025	7/1/2025	213	0
866	8660975	HERNANDEZ JOSE	$ 99,949.14	$ 1,158.22	12.5		06/14/2025	7/15/2025	220	0
866	8661128	SALAZAR RAMON &	$ 97,610.97	$ 1,146.26	12.5		05/31/2025	7/1/2025	209	0
866	8661389	RODRIGUEZ GUARI	$ 131,636.18	$ 1,418.53	11.0		05/31/2025	7/1/2025	207	0
866	8662187	GARCIA CORTEZ GI	$ 116,168.87	$ 1,254.41	11.0		05/31/2025	7/1/2025	206	0
866	8662621	FAVELA ONTIVERO:	$ 133,302.04	$ 1,496.55	12.0		06/14/2025	7/15/2025	221	0
866	8662906	CORRAL ARANA AL	$ 90,820.49	$ 1,010.55	11.5		05/31/2025	7/1/2025	206	0
866	8662923	SERRANO CARRAS	$ 110,758.52	$ 1,298.93	12.5		06/14/2025	7/15/2025	210	0
866	8663063	RIOS LITSY P & RC	$ 77,120.62	$ 1,025.51	13.5		06/14/2025	7/15/2025	166	0
866	8663191	CRUZ GARCIA IVAN	$ 158,426.97	$ 1,821.85	13.0		05/31/2025	7/1/2025	263	0
866	8663691	SALINA YUNEY & I	$ 113,712.80	$ 1,219.57	11.0		05/31/2025	7/1/2025	210	0
866	8664183	TELLEZ MIRAMONTI	$ 77,006.65	$ 1,026.56	13.5		05/31/2025	7/1/2025	165	0
866	8665083	LARA TORRES EDG	$ 142,426.03	$ 1,505.64	11.0		05/31/2025	7/1/2025	220	0
866	8665243	CRUZ OLVERA HUG	$ 115,397.65	$ 1,369.91	13.0		06/14/2025	7/15/2025	225	0
866	8665372	BUSTILLOS NAJERA	$ 111,133.70	$ 1,218.14	11.5		06/14/2025	7/15/2025	216	0
866	8665572	BAJUELOS CABRER	$ 95,094.16	$ 1,220.65	12.5		06/14/2025	7/15/2025	160	0
866	8665622	HERNANDEZ ESCUI	$ 98,749.96	$ 1,218.46	11.5		06/14/2025	7/15/2025	156	0
866	8665814	RIVERA MARIO G &	$ 97,544.97	$ 1,295.03	13.5		06/14/2025	7/15/2025	167	0
866	8666413	KOVACS CAMPOS ,	$ 124,818.90	$ 1,481.75	13.0		05/31/2025	7/1/2025	225	0
866	8666554	CARDONA ESPINOZ	$ 96,113.05	$ 1,270.40	13.5		05/31/2025	7/1/2025	169	0
866	8667066	CASTELLANOS DAN	$ 77,465.29	$ 1,038.25	13.5		05/31/2025	7/1/2025	176	0
866	8667422	RODRIGUEZ LUIS A	$ 157,781.98	$ 1,681.90	11.0		05/31/2025	7/1/2025	214	0
866	8667812	TORRES COSSIO V	$ 115,142.48	$ 1,332.17	12.5		05/31/2025	7/1/2025	221	0
866	8668116	ZENTENO JIMENEZ	$ 89,773.52	$ 1,144.20	11.5		06/14/2025	7/15/2025	145	0
866	8668176	BATRES ALCANTAR	$ 185,970.56	$ 2,078.63	12.0		05/31/2025	7/1/2025	225	0
866	8668709	MARRERO GONZAL	$ 65,854.21	$ 872.17	13.5		05/31/2025	7/1/2025	168	0
866	8669388	LICEA ALBA ARISTI	$ 100,697.80	$ 1,232.47	11.5		05/31/2025	7/1/2025	159	0
Total:			$ 5,286,964.69	$ 62,295.80						
Average:					12.2					
866 Count	48									

Protect Your Investment…

- If a loan defaults, you step in. You repo, clean and repair the house, then find a new customer.
- These costs are reimbursable and will be charged against the portfolio.
- Since we are partners, it is important that every deal is in the best interest of both you and Legacy.

EXPANDED
Legacy Retail Financing Program

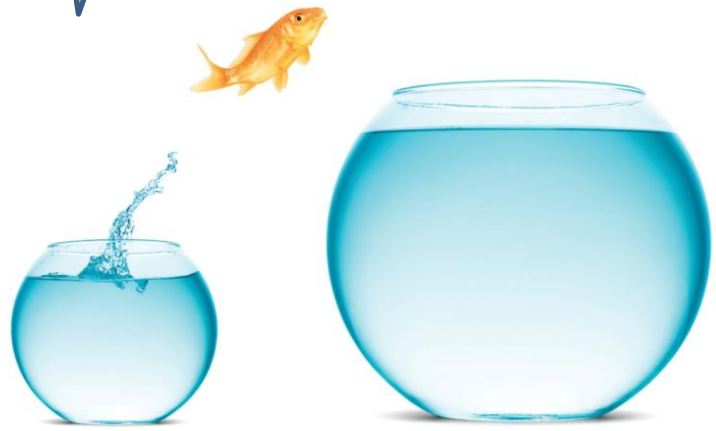
Interest As Low As

6.9%

✓**Secondary Housing & Buy-Fors Welcome**

✓**Single-Wides & Double-Wides eligible**

✓**25% down payment required**

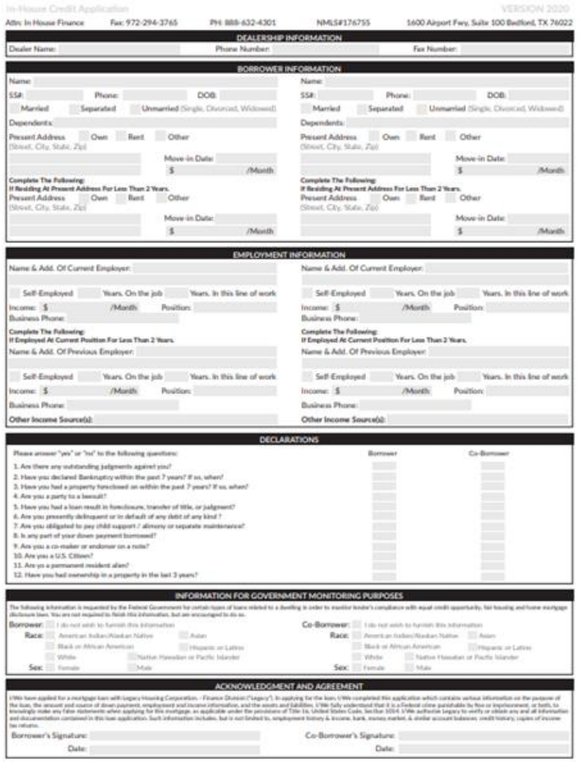


TERM	RATE
9 Years (108 months)	9.9%
8 Years (96 months)	8.9%
7 Years (84 months)	7.9%
6 Years (72 months)	6.9%

LEGACY
HOUSING CORPORATION

Credit Application

1-Page Credit App!



In-House Credit Application VERSION 2020

Attn: In House Finance Fax: 972-294-3765 PH: 888-632-4301 NMLS#176755 1600 Airport Fwy, Suite 100 Bedford, TX 76022

DEALERSHIP INFORMATION

Dealer Name: Phone Number: Fax Number:

BORROWER INFORMATION

Name:	Name:
SS#: Phone: DOB:	SS#: Phone: DOB:
Married Separated Unmarried (Single, Divorced, Widowed)	Married Separated Unmarried (Single, Divorced, Widowed)
Dependents:	Dependents:
Present Address Own Rent Other (Street, City, State, Zip)	Present Address Own Rent Other (Street, City, State, Zip)
Move-in Date: $ /Month	Move-in Date: $ /Month
Complete The Following: If Residing At Present Address For Less Than 2 Years.	**Complete The Following: If Residing At Present Address For Less Than 2 Years.**
Present Address Own Rent Other (Street, City, State, Zip)	Present Address Own Rent Other (Street, City, State, Zip)
Move-in Date: $ /Month	Move-in Date: $ /Month

EMPLOYMENT INFORMATION

Name & Add. Of Current Employer:	Name & Add. Of Current Employer:
Self-Employed Years. On the job Years. In this line of work	Self-Employed Years. On the job Years. In this line of work
Income: $ /Month Position:	Income: $ /Month Position:
Business Phone:	Business Phone:
Complete The Following: If Employed At Current Position For Less Than 2 Years.	**Complete The Following: If Employed At Current Position For Less Than 2 Years.**
Name & Add. Of Previous Employer:	Name & Add. Of Previous Employer:
Self-Employed Years. On the job Years. In this line of work	Self-Employed Years. On the job Years. In this line of work
Income: $ /Month Position:	Income: $ /Month Position:
Business Phone:	Business Phone:
Other Income Source(s):	**Other Income Source(s):**

DECLARATIONS

Please answer "yes" or "no" to the following questions:	Borrower	Co-Borrower
1. Are there any outstanding judgments against you?		
2. Have you declared Bankruptcy within the past 7 years? If so, when?		
3. Have you had a property foreclosed on within the past 7 years? If so, when?		
4. Are you a party to a lawsuit?		
5. Have you had a loan result in foreclosure, transfer of title, or judgment?		
6. Are you presently delinquent or in default of any debt of any kind?		
7. Are you obligated to pay child support / alimony or separate maintenance?		
8. Is any part of your down payment borrowed?		
9. Are you a co-maker or endorser on a note?		
10. Are you a U.S. Citizen?		
11. Are yo a permanent resident alien?		
12. Have you had ownership in a property in the last 3 years?		

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower: I do not wish to furnish this information	Co-Borrower: I do not wish to furnish this information
Race: American Indian/Alaskan Native Asian	Race: American Indian/Alaskan Native Asian
Black or African American Hispanic or Latino	Black or African American Hispanic or Latino
White Native Hawaiian or Pacific Islander	White Native Hawaiian or Pacific Islander
Sex: Female Male	Sex: Female Male

ACKNOWLEDGMENT AND AGREEMENT

Borrower's Signature: Co-Borrower's Signature:

Date: Date:

Tiny Guest House Program

- New Target Market-Guest house, hunting cabin, etc.
- Keep your profit-Fully Funded by Legacy
- Affordable-Financed with lower down payment*
- Terms-12.9%** interest for 120 months or with 710 FICO Score or higher, option of 6.9% interest for 60 months***
- Easy setup-No block or tie-down required
- Simple Process-Easy Closing and Quick Approval
- Points-Dealer pays 4 points + UCC Fee (Varies by State)

*Minimum 10% down plus $1499 transportation deposit

** 12.9% requires ACH. 13.9% rate without ACH.

*** Minimum payment increase of $100

LEGACY HOUSING CORPORATION

Recap:

Minimum Down Payment: 10% down + $1,499 Transport/Carrier Deposit

Loan Term: Term of 120 months at 12.9% with ACH or 13.9 without ACH. FICO score equal to or greater than 710 can convert to 6.9%, 60 months or less .

Monthly Payments: Minimum Monthly payment of $350.00

Loan Conditions

1. Back sheet & Credit Application
2. Copy of ID
3. Contracts
4. Assignment by Seller
5. ACH (optional)
6. Authorization to Move
7. Accept/Reject form

Open Your Legacy Retirement Account Today!

- Grow your business and create a long-term income stream!
- Become the next Legacy Millionaire!
- See a Legacy team-member to get started!

Questions or Comments?

Thank you!

Brandon Ruiz

Director of Retail Finance

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