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PremierOne Credit Union Launches New Manufactured Home Loan Program

SAN JOSE, CA (November 3, 2025) — PremierOne Credit Union is proud to announce the launch of a new lending program designed to expand homeownership opportunities for residents of manufactured home communities. As of July 31, 2025, the credit union now offers loans for HUD-approved manufactured homes classified as personal property.

This innovative program provides financing for HUD-labeled manufactured homes that are not attached to real estate, making it ideal for owner-occupied homes located on leased land. With loan amounts available up to $800,000 and fixed-rate terms extending up to 25 years, PremierOne is committed to making homeownership more accessible and affordable.

“This program reflects our ongoing commitment to meet the evolving needs of our members,” said Chris Caputo, Vice President Lending Operations at PremierOne Credit Union. “By offering financing for manufactured homes on leased land, we’re opening doors for more families to achieve their dream of homeownership.”

PremierOne anticipates increased loan applications and new membership growth as a result of this program. All loans are subject to credit approval and program eligibility. Membership is required and applicants must live, work, worship, or study in eligible counties.

“At PremierOne Credit Union, we believe everyone deserves access to safe, affordable housing,” said Andrea Brewer, President and CEO of PremierOne Credit Union. “Our new Manufactured Home Loan Program is a powerful step toward expanding homeownership opportunities for families in our community. By offering flexible financing for homes on leased land, we’re helping members build stability and equity—on their terms.”

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ABOUT PREMIERONE CREDIT UNION PremierOne Credit Union is committed to helping members achieve better financial lives through trusted relationships, personalized service, and expanded access. With over **$620 million in assets,** PremierOne Credit Union serves individuals who live, work, attend school, or worship in **Santa Clara, Santa Cruz, Monterey, San Benito, Alameda, San Mateo, Merced, San Joaquin, and Stanislaus counties.** Members have access to five branches in Santa Clara County, one in San Mateo County, and nearly 5,000 CO-OP branches and 30,000 ATMs nationwide. For more information, visit www.premieronecu.org.