



LARA MOBILE HOMES

ASPEN RETREAT 14X56 • OFFICIAL MODEL SPECIFICATION BROCHURE

BASE MSRP

\$38,900

Aspen Retreat 14x56 — Efficient, budget-friendly modern living. Perfect for starter homes, narrow urban parcels, and rural ADUs.

Classification: Single-Section (Single-Wide)	Bed / Bath: 2 Bed / 1.0 Bath	Nominal Area: 784 sq ft	Finished Interior: 735 sq ft
Box Dimensions: 13' 8" x 52' 0"	Finished Roof Width: 14' 0" (flush profile)	Transport Length: 56' 0" (incl. 4' hitch)	Ceiling: 8' 0" Cathedral / Flat

ARCHITECTURAL PHOTO CATALOG & INTERIOR SUITE



Exterior Elevation



Open Living Area



Galley Kitchen & Dining



Primary Bedroom

ROOM DIMENSION SCHEDULE & STRUCTURAL SPECIFICATIONS

Room / Space	Dimensions	Area	Features & Inclusions	Engineering Parameter	Factory Specification
Living Room	13' 0" x 13' 6"	175.5 sq ft	Open living area with dual front windows	Chassis & Framing	10" heavy I-beam chassis, 2x6 floor joists @ 16" O.C., 23/32" T&G; OSB subfloor.
Kitchen & Dining	13' 0" x 10' 0"	130.0 sq ft	Galley kitchen with full-size appliance package		
Primary Bedroom	13' 0" x 11' 4"	147.3 sq ft	Rear master with 5ft built-in wardrobe closet	Insulation & Climate	HUD Wind Zone I/II; Roof Snow Load: 20 PSF Std (30/40 PSF Heavy Snow); Thermal Zones 1-3 (R-21/R-38 pack available).
Bedroom 2	9' 8" x 10' 0"	96.7 sq ft	Front guest room / home office with closet		
Full Bathroom	8' 6" x 5' 0"	42.5 sq ft	1-piece fiberglass tub/shower, vanity & linen tower	Plumbing & Power	200A all-copper service panel, 40-gallon water heater, PEX water supply lines.
Utility Alcove	4' 0" x 3' 6"	14.0 sq ft	Pre-plumbed for stacked laundry & 40-gal water heater		
				Exterior Finishes	Horizontal vinyl siding, 30-year shingles, Low-E vinyl dual-pane thermal windows.



ESTIMATED MONTHLY FINANCING & PAYMENT OPTIONS

Manufactured homes can be financed as **Chattel Loans (Personal Property)** when placed on standard pier-and-anchor foundations, or as **Real Property Mortgages (FHA Title II, VA, USDA, Conventional)** when installed on permanent crawlspace stem wall or basement foundations on land you own.

Loan Type & Term	5% Down (\$1,945) Loan: \$36,955	10% Down (\$3,890) Loan: \$35,010	20% Down (\$7,780) Loan: \$31,120
30-Year Real Property (FHA / Conventional @ 6.75%) <i>Permanent Stem Wall / Basement Foundation</i>	\$240 / mo	\$227 / mo	\$202 / mo
20-Year Real Property / Land-Home (@ 6.50%) <i>Permanent Foundation</i>	\$276 / mo	\$261 / mo	\$232 / mo
20-Year Chattel Loan (@ 8.25% APR) <i>Standard Pier-and-Anchor Placement</i>	\$315 / mo	\$298 / mo	\$265 / mo
15-Year Chattel / Personal Property (@ 7.95% APR) <i>Standard Pier-and-Anchor Placement</i>	\$352 / mo	\$334 / mo	\$297 / mo

EXTERIOR ELEVATIONS & INTERIOR FINISH PACKAGES

Modern Contemporary Elevation: Horizontal smooth Dutch lap siding (Modern Slate, Arctic White, Charcoal), low-profile black window frames, vertical frosted glass entry door, standing seam black metal roof accents.	Builder Basic Finish: Smooth painted drywall ready for custom painting, durable vinyl flooring, flat-panel shaker cabinets, roll-edge laminate counters. Maximize affordability for DIY cosmetic upgrades.
Classic Craftsman Elevation: Horizontal siding with board-and-batten gables, white window surrounds, louvered shutters, 6-panel fiberglass entry door, 30-year architectural shingles.	Signature Luxury Finish: Solid quartz/granite counters, undermount farmhouse apron sink, soft-close wood cabinets, 100% waterproof LVP flooring, ceramic subway tile backsplashes & tiled walk-in shower.

FOUNDATION & SITE PREPARATION CHECKLIST

- **Pad & Grading:** Level, compacted pad stripped of organic soil, sloping 5% away from home for positive perimeter drainage.
- **Footings:** Poured concrete footings or engineered ABS pads extending below local frost depth (e.g. 30"–48" depending on county).
- **Foundation Compatibility:** Engineered for Pier-and-Anchor (chattel titling) or Permanent Stem Wall/Basement per HUD 4930.3G (Real Property mortgage titling).
- **Utility Connections:** Potable water supply with shutoff, 4" sewer/septic lateral stubbed to center pad, and 200A electrical meter pedestal.