



LARA MOBILE HOMES

PINE RIDGE 16X60 • OFFICIAL MODEL SPECIFICATION BROCHURE

BASE MSRP

\$47,900

Pine Ridge 16x60 — Split-bedroom privacy layout isolating master suite from guests. Exceptional for downsizers and senior living.

Classification: Single-Section (Single-Wide)	Bed / Bath: 2 Bed / 1.5 Bath	Nominal Area: 960 sq ft	Finished Interior: 905 sq ft
Box Dimensions: 15' 2" x 56' 0"	Finished Roof Width: 15' 10" (5" eaves)	Transport Length: 60' 0" (incl. 4' hitch)	Ceiling: 8' 0" Flat Ceilings

ARCHITECTURAL PHOTO CATALOG & INTERIOR SUITE



Exterior Elevation



Spacious Living Room



Kitchen & Dining Peninsula



Primary Bedroom Suite

ROOM DIMENSION SCHEDULE & STRUCTURAL SPECIFICATIONS

Room / Space	Dimensions	Area	Features & Inclusions	Engineering Parameter	Factory Specification
Living Room	14' 6" x 14' 8"	212.7 sq ft	Spacious open living room with large picture window	Chassis & Framing	10" I-beam chassis, 2x6 floor framing @ 16" O.C., waterproof resilient plank flooring.
Kitchen & Dining	14' 6" x 11' 2"	161.9 sq ft	Dining peninsula, full cabinetry, full-size appliances		
Master Suite (Rear)	14' 6" x 12' 0"	174.0 sq ft	Private master with walk-in closet & ensuite half bath	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).
Master Half Bath	6' 0" x 4' 6"	27.0 sq ft	Powder room with vanity and comfort-height commode		
Bedroom 2 (Front)	14' 6" x 10' 6"	152.3 sq ft	Front split bedroom with 6ft double closet	Plumbing & Power	200A all-copper service panel, 40-gallon rapid recovery water heater, PEX water supply lines with whole-house shutoff.
Full Bathroom	8' 8" x 5' 0"	43.3 sq ft	Full tub/shower combination with linen tower		
				Exterior Finishes	Premium vinyl lap siding, 30-year architectural shingles, 36" front door.

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 (\$2,395) Loan: \$45,505	10% Down (\$4,790) Loan: \$43,110	20% Down (\$9,580) Loan: \$38,320
30-Year Real Property (FHA / Conventional @ 6.75%) <i>Permanent Stem Wall / Basement Foundation</i>	\$295 / mo	\$280 / mo	\$249 / mo
20-Year Real Property / Land-Home (@ 6.50%) <i>Permanent Foundation</i>	\$339 / mo	\$321 / mo	\$286 / mo
20-Year Chattel Loan (@ 8.25% APR) <i>Standard Pier-and-Anchor Placement</i>	\$388 / mo	\$367 / mo	\$327 / mo
15-Year Chattel / Personal Property (@ 7.95% APR) <i>Standard Pier-and-Anchor Placement</i>	\$434 / mo	\$411 / mo	\$365 / 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.