Moving Results Realty
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0 DOWN PAYMENT FINANCING
INCLUDES LAND AND NEW CUSTOM HOME

63330 Jeraboa Road, Mountain Center, California

Build Your Custom Dream Home with ZERO Down! 🏡✨.

Normal qualifying criteria.

Escape the heat and build the sanctuary you've always wanted—without the heavy upfront costs!

Imagine waking up to breathtaking, panoramic mountain views on your own private, fenced 1-acre lot. Located just a short, scenic 25-minute drive up the hill from downtown Palm Desert, this idyllic retreat offers the perfect balance of peaceful mountain living and nearby city convenience.

The Opportunity of a Lifetime

Take advantage of incredible Zero Down Payment Financing! You can secure this beautiful lot and immediately begin construction on a custom 2 to 5 bedroom dream home with NO down payment and no special qualifying criteria.

Property Highlights

1 Full Acre of Land: Fully fenced with plenty of space for your home, outdoor living, and recreational setup.

Spectacular Panoramic Views: Enjoy stunning desert sunsets and majestic mountain backdrops every single day.

Cooler Climate: Experience temperatures averaging 20 degrees cooler than the Coachella Valley—plus occasional, beautiful winter snowscapes!

Utilities On-Site & Affordable: A private well and electricity are already on the property. Plus, you will benefit from Anza Electric, a non-profit co-op offering electricity at about half the standard cost.

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Ready for Modern Life: High-speed internet is readily available for a very modest price.

Lush Native Landscape: The property is rich with abundant indigenous landscaping, including rare native pinyon pine trees and manzanita bushes that burst with color in the spring.

Bonus: Need a place to stay while you build? A 33-foot Eclipse travel trailer in excellent condition is available for an additional $14,500, giving you the perfect on-site basecamp!

Don't miss out on this rare opportunity to own a piece of paradise. Contact us today for a tour, learn more about the financing options, and start designing your future home!

0 DOWN PAYMENT FINANCING SCENARIO

Here is a complete breakdown of the home buying and financing process you described, along with how to calculate your costs for the land and the home.

1. Floor Plans and Pricing on Ma Williams

Currently, Ma Williams offers **more than 200 floor plans** from top manufacturers like Silvercrest and Skyline, ranging from cozy 500 sq. ft. ADUs to spacious 3,600 sq. ft. estates.

Because manufactured and modular home prices fluctuate based on factory material costs, custom upgrades, and delivery logistics, **dealers like Ma Williams do not list exact base prices directly on their website.** Generally, you can expect to save 10% to 35% per square foot compared to traditional stick-built homes.

To get exact pricing, you will need to pick a few floor plans you like on their Models/Floor Plans page and request a direct quote.

2. The Step-by-Step Purchase & Loan Process

Buying land and placing a manufactured, modular, or conventional home on it usually requires a **Construction-to-Permanent Loan** (often called a Land/Home package). Here is the best way to structure the process you described:

Step A: Get Pre-Qualified (Recommended First Step)

Before falling in love with a specific floor plan, find out exactly how much a lender will approve you for. This gives you a clear budget for the home, the land, and the site work.

Step B: Choose Your Home and Lock in Your Land

Once you know your budget:

- **The Land:** You are looking at the property at 63330 Jeraboa Road in Mountain Center for approximately **$100,000** including closing costs.
- **The Home:** You select a manufactured or modular home from Ma Williams (or a floor plan for a conventional build).
- **The Contractor:** You hire a contractor (either through Ma Williams or an independent contractor of your choice) to visit the Mountain Center lot. They will give you a bid for the cost of moving the home, pouring the foundation, setting up utilities (water, septic, electric), and final connections.

Step C: Calculate Your Total Loan Amount

Your lender will bundle all of these costs into one single loan. Math looks like this:

- **Home Price:** (e.g., $150,000 - *Hypothetical*)
- **+ The Land:** $100,000 (Jeraboa Road property)
- **+ Contractor & Site Prep Fees:** (e.g., $40,000 - *Hypothetical*)
- **= Total Loan Amount:** $290,000

Step D: Closing and Disbursement

When your loan closes, it becomes active. Here is how the bank disperses the money:

1. **The Land is Paid First:** At closing, the lender immediately pays the $100,000 to the seller of the Jeraboa Road property. You now own the land.
2. **Funds are Held in Escrow:** The rest of the money for the home and the contractor is held in a special construction account.
3. **Draws to the Contractor:** As your contractor completes phases of the project (e.g., grading the land, pouring the foundation, delivering the home, connecting power), the lender sends them "draws" (partial payments) to cover the work.
4. **Final Move-In:** Once the home is fully connected, passes city/county inspections, and is move-in ready, the final funds are released, and your loan converts into a standard mortgage.

Here are the key eligibility factors for securing a USDA loan, updated specifically with the household income limits for Riverside County, California:

USDA Loan Eligibility Factors

- **Property Location:** The 1-acre parcel of land located at 63330 Jeraboa Road, Mountain Center falls within the area that the USDA designates as eligible.

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- Household Income: Your total household income must fall within the specific USDA limits set for your household size and for Riverside County, California. The current moderate-income limits for a guaranteed loan are generally:

  $128,650 for a 1–4-person household.

  $169,850 for a 5+ person household.

- Employment and Income History: You typically need to show at least a one-year history of consistent employment or income. Exceptions may apply for recent graduates or those who have recently changed jobs within the same industry.
- Credit Score: While many buyers can qualify with a minimum middle credit score of 620, the approval process is generally easier if your score is 640 or higher.
- Debt-to-Income (DTI) Ratio: Standard guidelines require a DTI ratio of around 29% for housing expenses and 41% for total monthly debt. Lenders may accept higher ratios if you have strong compensating factors, such as excellent credit or substantial savings reserves.
- Ability to Repay: You must demonstrate a reasonable credit history and financial stability to afford your monthly housing payments, including taxes and homeowners' insurance.

USDA loan eligibility map

USDA Loan guidelines

Contact me for Financing!

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