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LIVING

January 2022



Remembering Ed Gordon

Page 11





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Just 'cause the sun goes down,

Guns of Glory is Still Up And Open

by Deanna Evans

It is still getting dark early, but Guns of Glory is open from 10 a.m. to 7 p.m. on Monday through Saturday.

"There's nothing better than a little range therapy at the end of a hard day's work!" said Kara Gage, executive marketing/creative director, and lead instructor at Guns of Glory. "We welcome people to bring their own gun and ammo and come by for a little pew pewin' fun!"

Rental firearms, including pistols and rifles, are also available. If you rent a gun, the ammunition must be purchased at Guns of Glory.

"Make a New Year's resolution to be your own first responder," Kara said.

February features Family FUN Nights at Guns of Glory. The whole month of February, families can buy one lane pass and get one free from 4-7 p.m. Mondays through Fridays.

"We look at all other sports – football, basketball, hockey and so on – going back to the basics or fundamentals in their training, yet rarely do we see those who believe they need fundamental training or even a refresher in firearms," said David Romine, Guns of Glory Executive Director. "While a great game of college ball may save a mood on Saturday afternoon, firearms training may in fact save a life that same Saturday night."

He added, "It's a perishable skill. If a hockey player only goes around ice when they're close to their freezer, they won't make the Stanley Cup. The same goes for firearm owners. If you don't use it, you WILL lose it!"

"We at Guns of Glory are here to help you on your consistent training path and offer a variety of training opportunities" David said.

Upcoming classes include the following:

Jan. 27 – NRA Chief Range Safety Officer

Jan. 27 – NRA Range Safety Officer

Jan. 28 – NRA Instructor Pistol Shooting Course

Jan. 29 – Intro To Pistol – Plus Oklahoma Handgun License

Feb. 17 – Steel Grace – Ladies Only Shooting Group

Feb. 19 – Personal Protection in the Home, Student Course

Guns of Glory offers several ways to shoot at their indoor range. They have just introduced their brand-new punch cards for either six or twelve lane passes, that can be shared with whomever the purchaser chooses and has no expiration date! These cards also bring great savings! The six-punch card gives you one free trip, while the twelve-punch card gives you three! Single-day passes and annual memberships are offered for individuals, families and discount memberships for heroes, teachers, and seniors. Hero Memberships include police, fire, EMS, active and retired military, CLEET Licensed Armed Security, educators, and seniors over the age of 70.

Steel Grace, Guns of Glory's ladies only membership, meets every third Thursday of the month, with six-month memberships beginning at only \$75.

Individual membership is \$350 annually and includes the following benefits: No lane fees, 10 percent discount on Pro Shop purchases (excluding firearms, training, and rentals), and wait list priority.

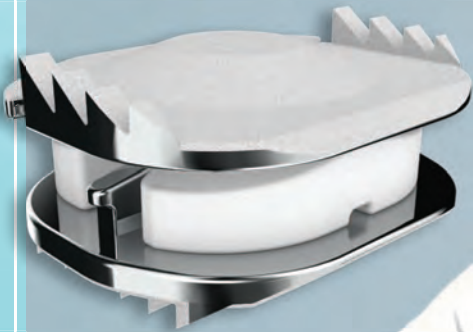
Family membership is \$450 annually and provides the same benefits as individual membership. It is applicable to all family members in the immediate household. Those under the age of 18 must be accompanied by an adult member.

Hero membership is \$300 and includes all the benefits of the individual membership.

Kara said the Pro Shop continually has new stock arriving and special orders being placed. They carry ammo, firearms, holsters and various accessories. Gift certificates are available.

Guns Of Glory offers both private & group classes for various types of firearms and skill levels. Check out the complete list of courses on Facebook, at Guns Of Glory, Oklahoma or even better, stop by and see them! Guns of Glory Pro Shop and Indoor Range is located at 427 S. Osage Ave., in Dewey. For more information, call 918-534-8758 between the hours of 10 a.m. to 7 p.m. Monday through Saturday, or visit them on the web at gogok2a.com.

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Pain-Free Can Be Your Reality

by **Deanna Evans**

At the office of Dr. Kris Parchuri, he and his team of medical professionals are ready to help you get your life back today. With offices in both Bartlesville and Tulsa, Dr. Parchuri is committed and dedicated to put you on the road to recovery.

If you have been experiencing persistent neck pain, it may be from an underlying medical cause that needs to be addressed. There are several problems that can cause neck pain. In addition, a neck injury can cause pain in the shoulder, head, arm and/or hand. It can also cause pain into the legs and other areas, as well.

The cervical spine begins at the base of the skull and has seven vertebrae, C1-C7. Ligaments, muscles, and tendons stabilize and move the cervical spine. The most common cause of neck pain is a result of straining or spraining one of these soft tissues, usually from overuse or overextension. Various problems in the cervical spine can irritate a nerve root or the spinal cord, causing pain and neurological problems. Examples of this include a degenerated disc or a bone spur.

Dr. Parchuri's true passion is helping reduce or eliminate his patients' pain using the latest treatments available. He specializes in bringing the best possible procedure and treatment to every patient by connecting with them on a personal and professional level.

If you are suffering from pain or a spinal injury, Dr. Parchuri provides a variety of treatments and procedures. All non-surgical treatment options will be exhausted prior to consideration of more invasive procedures. Physical therapy, patient education, and spinal injections are just a few of these options.

One surgical option, which is superior to fusion for two-level disc replacement is the Zimmer Mobi-C cervical disc. The artificial disc is designed to maintain neck motion. The bone-sparing technology protects against bone chiseling with no invasive screws required. It is designed to allow motions similar to natural cervical spine motion. According to Zimmer Biomet, Mobi-C is the first cervical disc approved by the FDA for both one and two-level disc replacements.

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While Dr. Parchuri specializes in treating spine-related diseases and disorders, his practice area also includes general orthopedics. He treats all types of fractures, as well as conditions related to the shoulder, elbow, hand, hip, knee, foot, and ankle.

"Our number-one goal as a staff is to make every patient feel at home," said Dr. Parchuri. "We welcome you to a comfortable environment and medical office that is both clean and relaxing.

"Our professional staff prides itself on listening to each patient to ensure they receive the correct treatment," he added.

Dr. Parchuri and his team have the advanced clinical training and education to ensure that you receive the best care for your pain.

Dr. Parchuri is a proud graduate of Kansas City University of Medicine and Biosciences College of Osteopathic Medicine. He completed his orthopedic residency in Tulsa at Oklahoma State University Medical Center, followed by a spine fellowship at Texas Back Institute in Plano, Texas.

"We focus on more than just the problem," he said. "We focus on each patient as a whole and as an individual, giving you the attention you need and deserve to start moving forward in your life."

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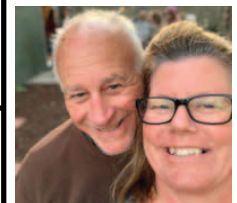
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Clean-up Coupon Permits Free Trip to Landfill

By Kelli Williams

Bartlesville residents will receive a coupon for one free trip to Osage Landfill in their next utility bill, Public Works Director Keith Henry said recently.

"Residents should expect to receive their coupon with their next utility bill. The coupon will allow them to dispose of unwanted household goods free of charge anytime between the date of receipt until Dec. 31, 2022," Henry said.

The coupon will be included in the next round of utility bills, which will begin showing up in mailboxes in mid to late January. However, the City issues utility bills in four cycles, so most customers will not receive their coupon until February. Any Solid Waste customer who has not received their coupon by March 1 should contact the Utility Billing office at 918-338-4224.

The coupon is valid for City of Bartlesville Residential Solid Waste customers only. No commercial accounts or contractors will be permitted. One coupon is issued per customer and may not be duplicated.

The clean-up program is intended to help Bartlesville residents dispose of items typically too large or cumbersome for their weekly trash pick-up, Henry said.

"The program gives people an opportunity to dispose of things like furniture, appliances (under certain conditions) and other items they can't put in their regular trash," he said. "It is important to note that things like complete structures, including roofs, trees and vehicles are NOT permitted."

Other items not permitted include tires, batteries, hazardous material, wet paint, appliances that have not had the compressors removed, such as refrigerators, freezers and air conditioners, and demolished structures. Appliances must be certified "Freon free" if the compressor is not removed.

"All appliances that have compressors must have the compressors removed before disposal," Henry said. "The compressor can be disposed if it is removed. We recommend that everyone contact a licensed refrigerant technician for the removal."

Residents may take their items to Osage Landfill during regular business hours, from 8 a.m. to 4 p.m. Monday through Friday and 9 a.m. to noon on Saturday.

For questions or more information, contact the Public Works Department at 918-338-4131.

Council Okays Agreement For Church Property

By Kelli Williams

The City Council on Monday voted to approve a proposed Letter of Intent between the City and First Christian Church that could result in the future lease and eventual donation of the church property, located at 520 S. Osage Ave., to the City of Bartlesville.



The council had discussed the matter during two previous council meetings, during which a number of concerns were raised regarding the then-proposed Memorandum of Understanding, a legally binding agreement between the City and FCC.

The proposal approved Monday includes the replacement of the MOU with a non-binding Letter of Intent pending a more detailed, legally binding agreement in the future based on findings of a feasibility study to determine the need for a conference center in Bartlesville and the feasibility of the church property serving in that capacity.

"We believe the LOI best expresses the intent of the parties to outline the nature of a future agreement without binding the parties to action prematurely," City Manager Mike Bailey said in a staff report to the council last week.

Per the agreement, FCC will transfer the property to the City for use as a conference center. In the event that the City elects not to

utilize the property in that capacity, FCC (or a designated representative) will consider a request from City to utilize the facility for an alternate use. FCC may accept or reject the City's alternate use proposal at Church's discretion, the letter states. The City must notify FCC of its intent before May 31. The City may request a month-to-month lease of the facility for a cost of \$1 if additional time is needed to evaluate the property for use as a conference center. The lease term may not extend beyond June 30, 2023 unless mutually agreed upon by both parties.

Also per the terms of the agreement, the City must create a committee prior to renovation of the facility, which must include at least one former church member. In the event the City elects to accept the property as a donation, two existing columbaria and an interfaith chapel must remain on the property and be maintained by the City, and, to the extent that it is possible, the words "First Christian Church" must remain on the exterior of the building. Additionally, any stained glass windows that are removed must be made available to former church members.

Staff is in the process of drafting the Request for Proposals for the feasibility study, funding for which was approved by the City Council on Dec. 6.



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Remembering Ed Gordon

by Kelli Williams, City of Bartlesville

Retired City Manager Ed Gordon passed away on December 28, leaving behind an indelible footprint on the city and the people he loved and served diligently for nearly 30 years.

Gordon, who served as city manager from 2006 until his retirement in 2018, was a beloved community leader who dedicated his life to public service. Mayor Dale Copeland, who had known Gordon for nearly 50 years, called his death “a terrific loss,” on both a personal and community level.

“Over a span of decades he had served in so many ways — from starting and pastoring churches, wiring buildings as an able electrician, knowing, it seemed, where every single manhole cover in Bartlesville connected, and as perhaps one of the best city managers in the state,” Copeland said. “He was, first and foremost, a follower of Christ, and it guided everything he said and did. We will not be able to fill those shoes and must now join together to fill the gaps he left behind.”

A Texas native with strong Bartlesville ties, Gordon officially relocated to Bartlesville with his family as a teenager.

“My dad was a design engineer for Phillips, and they moved him around,” Gordon said in a 2018 interview. “I spent the most time right here in Bartlesville. My sister was born here and my mom and dad met and married here.”

He graduated from College High School in 1966 — the school’s “largest graduating class ever,” he liked to say — and married the love of his life, Janie Sue Lawrence, in 1970, a few months shy of leaving for basic training with the U.S. Army.

After an honorable discharge in 1975, the young couple returned to Bartlesville and Gordon earned a bachelor of arts degree in religious education from Bartlesville Wesleyan College. They then moved to Memphis, Tennessee so he could attend graduate school at Mid-America Baptist Theological Seminary.

Following graduate school and a seven-year stint in Wright, Wyoming, where Gordon got his first taste of public service by working as manager of the Wright Water & Sewer District, the couple moved back to Bartlesville in 1984. Gordon operated Brown & Gordon Electric until 1986 and worked as general manager of Freedom Rent-a-Car and at Locke Supply before beginning his career with the City of Bartlesville in 1991.

Initially hired as a supervisor with what was then the Sanitary Sewer Department, Gordon was promoted to Public Works director in 2000 and was named city manager in 2006. He served in that capacity until his retirement in July 2018.

“Voting to hire Ed Gordon as our city manager was the most significant and change-making vote I cast in my eight years on the City Council,” said Oklahoma Sen. Julie Daniels, who represented Ward 1 on the City Council and was mayor at the time Gordon was promoted. “He truly was the right man at the right time in our city’s history to serve the council and residents as city manager. I came to call him my ‘sainted city man-



ager’ because every issue — large or small — that crossed his desk was resolved for the better of our community.”

In his time as city manager, Gordon saw the city through good times and hardships alike, putting into place — with the support of the city council — policies and programs that helped secure the city’s financial status well beyond his tenure, and that will benefit Bartlesville residents far into the future.

For instance, it was on Gordon’s watch that enterprise operations, such as water, wastewater, and solid waste services were restructured to become self-supporting, allowing much-needed sales tax revenue to flow toward the operations side of the public’s business, which includes police, fire, parks, and streets. Other accomplishments include joining forces with Washington County to combine detention services, which eliminated the need for a municipal jail, and implementing automated truck service for Solid Waste Department customers, greatly reducing expenses and work-related injuries. He also consolidated several city departments and, through attrition, whittled the number of department directors from 21 to 11.

With a penchant for efficiency and ever-mindful of his responsibility to expend taxpayer funds wisely, Gordon’s leadership was predicated on trust and transparency, both with city staff and the public he served.

“From polycarts to roundabouts, from heart-wrenching personnel decisions to saving taxpayers millions upon millions of dollars for wastewater and water supply, Ed was a servant leader who made sound decisions,” Daniels said. “He often said if he could have a conversation with each Bartian, he could convince them to share his vision and appreciate their city government. His open door policy was his way of trying to do just that.”

Known for his unique sense of humor, mastery of storytelling, and propensity for mischief, Gordon endeared himself to nearly all who knew him, including coworkers and city staff.

“Ed Gordon was truly a great leader for our city and the best mentor that any of us fortunate enough to have served under him could have asked for,” said City Manager Mike Bailey. “He loved Bartlesville and every person in it, and he considered it an honor and a privilege to be in their service. He was a stickler for detail, and while he challenged us daily to do our very best, he made sure we knew that he believed in us. Following Ed as city manager was both impossible and ideal, because he was a larger-than-life leader who could never be replaced, and he left the office having made our city better in every way.”

Gordon was preceded in death by his wife Janie and their granddaughter, Grace. He is survived by his sister, Linda Barnes; and her family, of Arkansas, sons Caleb and his wife Jamie; David and his wife Katie; and grandchildren Hannah, Gabe, Austin, Noah, Carter, and Tucker, all of Bartlesville. Services were held earlier in January.

But he who is the greatest among you will be your servant.
— Matthew 23:11

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Overcoming Fear in the New Year

by Curt Landry

What is your heart posture — your attitude — as you enter 2022? Are you full of peace and expectation, or apprehension and fear?

How you start — your mindset — has much to do with how you will move forward. The goals you set give you a course of action for the year ahead.

So then, if you battle fear and anxiety, consider fighting with God's Word.

Defining Fear

Let's define fear...

Fear is a lying, spiritual influence from Satan that has a mission to deceive you by blocking the belief of God's Word and promises from entering your mind. This spiritual influence opposes faith and robs you of peace and joy.

- *"For God has not given us a spirit of fear, but of power and of love and of a sound mind."* — 2 Timothy 1:7
- *"...He [the devil] was a murderer from the beginning, and does not stand in the truth, because there is no truth in him. When he speaks a lie, he speaks from his own resources, for he is a liar and the father of it."* — John 8:44

Battling Fear

The Bible tells us that we do not wrestle against flesh and blood but against evil principalities. Therefore, the thing we are fearful of is actually being influenced by an evil principality.

Take, for example, fear and anxiety about your role at work or as a parent. The fear manifests as frustrations and fixed mindsets that say... "My day/my schedule/my kids must go or behave this way."

And when days or kids don't go or behave the way you want, frustrations emerge. This frustration is influenced by the spirit of fear, which is lying to you, telling you that you are a failure unless this false belief is accomplished. As a result, you are unknowingly becoming a hamster on a wheel, full of anxiety.

The way to battle fear is to...

▪ Recognize a fixed mindset

This fixed mindset resists the influence of the Holy Spirit, who wants to use the situations and circumstances you are in to shape you in to being more like Jesus — one who overcomes.

Now, please know that there is no condemnation here. This is a mindset each of us struggle with and fight against daily. It is who

we turn to when we recognize the mindset that releases freedom from fear.

▪ Adopt a faith mindset

A faith mindset believes the Word that proclaims Yeshua's work on the cross satisfied the Father's requirements as the Just Judge. With a faith mindset, you operate as a child of God who is accepted and commissioned.

You embrace changes and challenges because you know God has a greater purpose for them.

A.C.T. to Battle Fear

The fixed versus the faith mindset seems simple enough, but how do you move from one to the other?

A — Apply the Word. After you've recognized the fixed mindset, take the thoughts captive. Find scriptures that speak truth to it (see 2 Corinthians 10:5 and Psalm 15:2).

C — Change the mindset. The natural next step is that your mind would be changed as you read scripture. Take time to get quiet before the Lord and pour out your heart. Let Him know your struggles, fears, and anxieties. Ask Him to change your heart (see Psalm 51:10-12).

T — Transformation. Receive the transformation that the Holy Spirit is doing within you. If this is a deep-rooted fear, it will take some time. God is patient with you. Declare that the Lord will finish what He started. He does not reveal a fixed mindset to leave you there. He will bring you to a heart filled with faith (see James 1:4-6).

Fear and anxiety are running through the minds of many Believers, but they can stop controlling your life in 2022. Remember, the Spirit who raised Jesus from the dead lives in you. God is bigger than your fear. **Decide today to starve your fears and feed your faith in 2022...**

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5525 Harvard Drive	Bartlesville	3/2/02	PENDING	Barbara Hopper 918-335-7202
1301 S Delaware Ave	Bartlesville	SOLD!	Barbara Hopper	918-335-7202
1729 Hillcrest Drive	Bartlesville	3/2/04	PENDING	Kristi Martin 620-870-9124
1354 Johnstone Ave	Bartlesville	PENDING	Amos Radlinger	918-766-2361
523 Sooner Road	Bartlesville	3/1.5/1	\$99,900	Charlene Bejcek 918-440-4763
1204 Garden Road	Bartlesville	SOLD!	Cheryl Fregin	918-440-0040
504 Lindenwood Dr	Bartlesville	PENDING	Kathlene Blevins	918-440-1859

SURROUNDING AREAS

396271 W 2900 Rd	Caney Valley	SOLD!	Sydney Nichols	918-397-4505
397223 W 1200 Rd	Dewey	4/1	\$225,000	Amos Radlinger 918-766-2361
16244 275 Road	Nowata	SOLD!	Cindy Folk	918-559-9905
506 W Birch Ave	Barnsdall	SOLD!	Kim Tate-Connor	918-335-7193
258 CR 2276	Barnsdall	SOLD!	Kim Tate-Connor	918-335-7193
329 S Ponca Ave	Dewey	3/1/1	\$89,900	Sydney Nichols 918-397-4505
609 E 5th Street	Dewey	3/2	\$80,000	Sydney Nichols 918-397-4505

810 N Pawnee	Dewey	SOLD!	Sydney Nichols	918-397-4505
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RESIDENTIAL LOTS & VACANT LAND

4674 E Hwy 20	Claremore	94 Ac	PENDING	Keeli Droege	918-697-8509
S.E. Price Rd	Bartlesville	50 Ac	\$1,575,000	Janette Roark	918-907-1327
N HWY 75	Bartlesville	8.97 Ac	\$499,900	Max Lutke	918-914-3813
SE Barnett	Bartlesville	71.38 Ac	\$450,000	Max Lutke	918-914-3813
SE Adams Road	Bartlesville	2.97 Ac	\$400,000	Max Lutke	918-914-3813
CR 2804	Barnsdall	89.85 Ac	PENDING	Barbara Hopper	918-335-7202
2710 SE Washington Blvd	Bartlesville	1.02 Ac	\$299,000	Carolyn Bolding	918-327-1133
Southport Dr	Bartlesville	9.18 Ac	\$137,750	Janette Roark	918-907-1327
N 3973 Drive	Dewey	5 Ac	\$85,900	Sydney Nichols	918-397-4505
2882 SE Washington Blvd	Bartlesville	.29 Ac	\$80,000	Carolyn Bolding	918-327-1133
W 173rd Street N	Skiatook	3 Lots	74K ea	Carolyn Bolding	918-327-1133
Deerfield Addition II	Bartlesville	15 Lots	\$40-69K ea	Janette Roark	918-907-1327
Deerfield Addition III	Bartlesville	2 Lots	\$60K ea	Janette Roark	918-907-1327
Southport Dr	Bartlesville	3.42 Ac	PENDING	Janette Roark	918-907-1327
Southport Dr	Bartlesville	.40 Ac	\$39,500	Janette Roark	918-907-1327
S Wyandotte Ave	Bartlesville	3 Res. Lots	\$30K ea	Janette Roark	918-907-1327
Southport Loop	Bartlesville	Res. Lot	\$14,750	Janette Roark	918-907-1327

COMMERCIAL PROPERTIES

221 SE Frank Phillips Blvd	Bartlesville	Retail	\$900,000	Janette Roark	918-907-1327
510 S Cherokee Ave	Bartlesville	Com.	SOLD!	Keeli Droege	918-697-8509
209 S Choctaw Ave	Bartlesville	Multi-Use	\$190,000	Brian Saltzman	918-214-3053
217 S Choctaw Ave	Bartlesville	Multi-Use	\$105,000	Barbara Hopper	918-335-7202

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3061 SE WASHINGTON BLVD.



The Housing Market is Crazy!

Are Manufactured Homes the Solution?

(BPT) — Paid Content by Vanderbilt Mortgage and Finance, Inc.

If you're looking for a home, you already know that it's rough out there. With a low supply of homes for sale across the country, prices have skyrocketed, pricing many prospective homebuyers out of the market.

In many of the nation's hotspots, multiple buyers are competing for each home. Prospective buyers are making all-cash offers, writing personal letters to convince homeowners to choose them, and paying significantly more than asking price.

Home prices have been on the rise for the past few decades, according to research conducted by Fannie Mae®, while the inventory of available houses has been steadily decreasing. In fact, according to Fannie Mae®, the average price of a home has risen by almost 47% since 2012, and 76% since 2008. Wages, meanwhile, have gone up 17%.

If you're worried about being frozen out of the housing market, there's some good news — there are alternatives to traditional housing. While structures like earth berms, tiny homes, shipping container houses, and RVs tend to get more attention, manufactured homes are the unsung heroes of the housing market right now.

While the median home price across the United States in 2021 is \$390,900, the average sales price of a manufactured home (not including land) is around \$106,500, according to the U.S. Census Bureau.

What is a manufactured home? Manufactured homes are built to standards set by the U.S. Department of Housing and Urban Development (HUD), constructed with quality materials, and typically meet or exceed the specifications of site-built homes. There are multiple categories of manufactured housing, including traditional manufactured homes, and CrossMod™ homes.

Site-built homes describe homes that are built on location, while off site-built homes are built somewhere else. Manufactured homes are built off-site inside home building facilities, and then completed on your land. Homes built off-site have a number of benefits, including:

- Built more efficiently for reduced cost
- Built more sustainably with less waste
- Inspected by HUD at select points during the build process

Perks of manufactured homes: Manufactured homes built today are stylish and can feature an array of upgrades. Whether you want high-end cabinetry, a standing tub, hardwood flooring, or dry-

Continued on page 17



1757 Frank Phillips Blvd.
Bartlesville, OK

918-333-4647



SHARON FOUTS
918-231-2052

FEATURED PROPERTIES



1208 S JOHNSTONE AVENUE

Formal living & dining, custom kitchen w/SS appliances, inside utility Rm, 4 BR, 1.5 BA, wood detail, front porch w/swing, detached garage**\$179,900**



3600 NOWATA ROAD

3 bedroom, 2 bath, 2 living areas, 2-car garage. New roof, new windows, new floor covering.**\$149,000**



120 S CREEK AVENUE

2 BR, 1 BA, CH/window air, new paint, new floor covering**\$65,200**

RENTALS AVAILABLE

416 Mistletoe Ln | 3 bedroom, 1 bath, 2 living areas, 1 car attached garage. NO PETS**Deposit/Rent: \$800**

1205 S Dewey Ave | Apartment. 1 bedroom, 1 bath**Deposit/Rent: \$475**

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wall, these upgrades are typically available. A manufactured home can look just like a contemporary site-built home.

Because of innovative building practices, these features can come at a more affordable price point. In many circumstances, manufactured homes can appreciate in value like traditional housing when affixed to land as real property, and manufactured homes can be more energy efficient than a typical site-built home.

Affordability: The average price of a new manufactured home can vary. The average size is 1,184 sq. ft., which is smaller than most site-built homes sold this year.

That's not a bad thing. Most new site-built housing built today is on average 2,322 sq. ft. and finding something smaller and more affordable is a challenge. For first-time homebuyers or for those wanting to downsize, manufactured housing could be a better fit for your lifestyle.

If you're looking for a large home with a smaller price tag, multi-section manufactured homes are available for those looking for lots of square footage. The price can still be significantly less than a site-built home.

Manufactured homes hold value: Manufactured homes attached to a permanent foundation appreciate at an average rate of 3.4%, while traditional homes appreciate at an average rate of 3.8%. So, while manufactured homes may not appreciate at the exact same rate, they're pretty close! That's a common misconception most people are not aware of. But as with any home, you'll need to maintain your manufactured home and property to retain long-term value.

Energy efficiency: ENERGY STAR® certified manufactured homes are built with energy efficiency in mind, which means lower energy bills and less of a negative impact on the environment.

If you own land and are looking for an alternative to a brand new site-built home, a manufactured home may be a great fit for you.

But what if you don't have land?

Financing tips for manufactured housing: The conundrum many potential homeowners face when considering manufactured housing is finding land. If you own land, no matter how big or small, the process can be a lot easier, especially with Vanderbilt Mortgage. That's true whether the land is in your name, or if it will be gifted to you at closing. Depending on eligibility, you can even use your land in lieu of a cash down payment.

Vanderbilt Mortgage's Express Portal makes the loan process easy by keeping all documents online. It tracks where you are in the process and keeps communication flowing smoothly between you and your loan processing team. When it comes to financing your manufactured home, here are just some of the loan options that are usually available in the marketplace:

- Fannie Mae's® MH Advantage® loan offers low down payment options for CrossMod homes, which are a new class of manufactured homes that can appraise like site-built housing and have conventional financing programs.
- A simple land-home loan through Vanderbilt Mortgage allows you to bundle a manufactured home with land, while a construction-to-perm loan will work for you if you're getting a new manufactured home from the factory.



- You can even work with lenders who are approved to offer government programs like VA and FHA to purchase a manufactured home at lower interest rates.

Buying a manufactured home without accompanying land can be a little more complicated. Typically, without a permanent foundation, a manufactured home is considered chattel, which just means it's personal property, not real estate. Loans for chattel typically have a lower lending limit than a mortgage, and interest rates can be higher. If you don't want to own land, you can always lease land to put your manufactured home on.

Manufactured homes are a more sustainable alternative to traditional housing and a smart, fast solution to owning a home. With comparable features to traditional homes and a similar appreciation rate, it just might be the solution the current housing market needs.

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*All loans are subject to credit approval.*

*Vanderbilt Mortgage, and its dba Silverton Mortgage, is authorized to originate FHA and VA loans, but it is not an agent of, or affiliated with, the U.S. Government. Availability for manufactured housing may vary. Contact for details.*

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