



What Share of Manufactured Home Loan Complaints Are About Clayton's Lenders

Original analysis of 882 records from the CFPB, 2023-08-29 to 2026-10-20 (date received). Published October 22, 2026. <https://settlementinsight.com/research/clayton-homes-lenders-manufactured-home-loan-complaints>

21st Mortgage and Vanderbilt Mortgage and Finance, both Clayton Homes lenders owned by Berkshire Hathaway, were named in 391 of the 882 manufactured home loan complaints the CFPB published for August 29, 2023 through October 20, 2026, or 44.3%. The other 98 companies named in these complaints shared the remaining 491. Complaint counts are not adjusted for how many loans each company makes or services.

44%

of manufactured home loan complaints, Clayton lenders

391

complaints naming 21st Mortgage or Vanderbilt

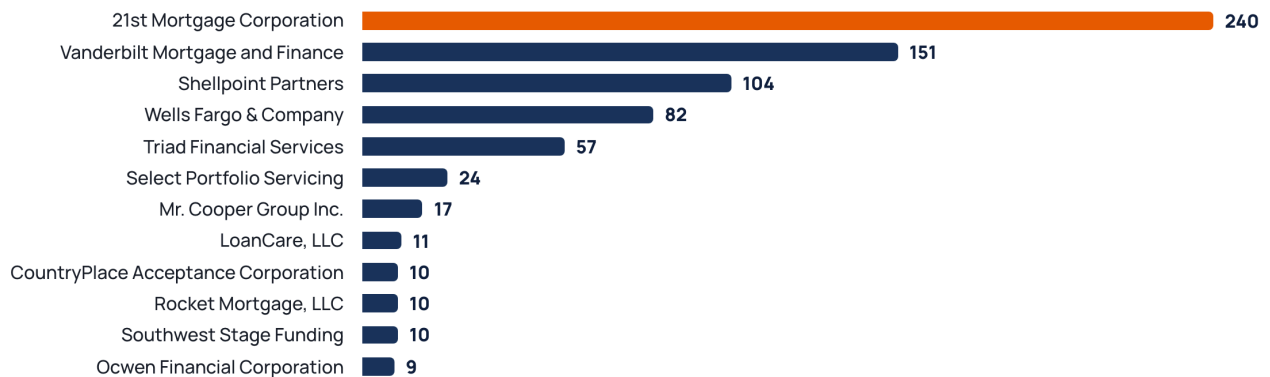
71%

of 'struggling to pay' complaints, Clayton lenders



Manufactured home loan complaints by company, Aug. 2023 – Oct. 2026

Complaints · Top 12 of 100



Source: Settlement Insight analysis of data from the CFPB

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What the complaint records show

- 1. The two most-named companies.** 21st Mortgage Corporation (240 complaints, 27.2%) and Vanderbilt Mortgage and Finance (151, 17.1%) are the two companies named most often among all 100 companies in manufactured home loan complaints. Together they drew 1.6× as many complaints as the next three companies combined (243).

2. **Share rose between the two full years.** The Clayton lenders' share was 35.5% of complaints received in 2024 and 49.7% in 2025, the only full calendar years in the data. Their complaint count grew 2.4× over that period, while all manufactured home loan complaints grew 1.7×.
3. **Most 'struggling to pay' complaints name a Clayton lender.** Of the 270 complaints filed under the issue 'Struggling to pay mortgage', 193 (71.5%) named a Clayton lender. That issue makes up 49.4% of the Clayton lenders' complaints, compared with 15.7% for all other companies.
4. **No monetary relief reported by the Clayton lenders.** The Clayton lenders closed 96.4% of their complaints with an explanation and reported monetary relief in none of them. Other companies reported monetary relief in 14 complaints (2.9%).
5. **Large differences between states.** In Texas, the state with the most manufactured home loan complaints, 78 of 114 named a Clayton lender (68.4%). Among the 14 states with at least 20 complaints, the share ranged from 78.0% in Alabama to 2.7% in Maryland.

How we measured

Data come from the CFPB Consumer Complaint Database as imported into our database on October 21, 2026. The database contains complaints the CFPB sent to companies for a response and then published; it carries no consumer names. Our count matches the CFPB's own complaint search for the same filter exactly (882 complaints, queried October 22, 2026).

We kept complaints with the product 'Mortgage' and the sub-product 'Manufactured home loan' that the CFPB received from August 29, 2023, the first date with this sub-product in the data, through October 20, 2026. The CFPB added the sub-product to its complaint form in August 2023; before that, complaints about manufactured home loans were filed under other mortgage sub-products and cannot be separated. Each published complaint is counted once.

A complaint counts toward the Clayton lenders when the CFPB company name is '21ST MORTGAGE CORP.' or 'VANDERBILT MORTGAGE & FINANCE, INC.'. Companies with similar names that are not part of Clayton Homes, such as Clayton Holdings LLC, are not included. The share is the number of complaints naming either lender divided by all 882 manufactured home loan complaints in the period.

As a check on the database, our count of all mortgage complaints received in 2025 (24,697) is 2.4% below the rounded figure of 25,300 mortgage complaints the CFPB says it sent to companies that year; the CFPB does not publish complaints that companies return as Alerted CFPB, and it does not reconcile the two figures.

Checked against published figures

- Published CFPB complaints with product Mortgage and sub-product Manufactured home loan, received August 29, 2023 to October 20, 2026 (CFPB complaint search API, same filter): published 882, our count 882 (exact match). [Consumer Complaint Database API: manufactured home loan complaints, Aug. 29, 2023 – Oct. 20, 2026](#)
- Mortgage complaints (all sub-products) received in 2025 and sent to companies for response: published 25,300, our count 24,697 (2.38% apart). [Consumer Response Annual Report, January 1 – December 31, 2025](#)

Limitations

- Complaints are not a measure of lending volume or misconduct. The data do not show how many manufactured home loans each company makes or services, so a company with a large loan portfolio may draw more complaints simply because it has more borrowers. The CFPB states that its database is not a statistical sample of consumers' experiences.
- The sub-product depends on what the consumer selected. In the same period, the two Clayton lenders were named in 165 further mortgage complaints filed under other sub-products, 130 of them as conventional home mortgages; some may concern manufactured homes but are not counted here, and the same applies to other companies.
- The CFPB publishes a complaint only after the company responds or a waiting period has passed, so complaints received in the last weeks before October 20, 2026 can still be added; the most recent complaint in the data was received on October 14, 2026. Counts for 2026 are therefore incomplete and are not compared with full years.
- Rows are published complaints, not distinct borrowers. One consumer can file several complaints, and 66 of the complaints naming Wells Fargo came from one ZIP code. The public file has no consumer identifier, so repeat filers cannot be removed.
- Complaints describe allegations that the CFPB does not verify. The CFPB's 2025 lawsuit against Vanderbilt was voluntarily dismissed with prejudice in February 2025, and the complaint data say nothing about whether any lender broke the law.

Data files

- [Company responses to CFPB manufactured home loan complaints, Clayton lenders vs. other companies](#) (CSV, 5 rows)
- [CFPB manufactured home loan complaints by company, Aug. 29, 2023 – Oct. 20, 2026](#) (CSV, 100 rows)
- [CFPB manufactured home loan complaints by issue and Clayton lenders' share, Aug. 2023 – Oct. 2026](#) (CSV, 10 rows)
- [CFPB manufactured home loan complaints by state and Clayton lenders' share, Aug. 2023 – Oct. 2026](#) (CSV, 43 rows)
- [Clayton lenders' share of CFPB manufactured home loan complaints by year, 2023-2026](#) (CSV, 4 rows)

How to cite

Goldberg, L. (2026). Clayton Homes Lenders in CFPB Manufactured Home Loan Complaints — Share, Companies, Issues and States (Aug. 2023 – Oct. 2026) [Data set]. Settlement Insight.
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