

MANUFACTURED HOME SUBMISSION CHECKLIST & ACKNOWLEDGEMENT

(Form must be completed and signed, and is required on all manufactured home submissions)

LHFS Program: _____

- Loan Purpose (non-owner occupied NOT eligible):
 - Purchase
 - Refinance (rate and term and cash-out)
 - Conventional: Cash-Out limited to ≤ 65% LTV and terms ≤ 20 years
 - 12 months seasoning required to allow cash-out
 - FHA: Cash-Out limited to ≤ 85% LTV and terms ≤ 30 years
 - No seasoning required for cash-out
 - VA: Cash-Out limited to ≤ 90% LTV and terms ≤ 30 years
 - No seasoning required for cash-out
- 1-Unit Multi-wide dwelling
- Must be built on or after June 15, 1976
- At least 12-ft wide, with a minimum of 600 sq. ft. gross living area
- Anchoring system in compliance with HUD codes. If installed prior to October 20, 2008, the anchoring system complies with manufacturer's design or design of licensed engineer. (view [Sample Engineer Report](#))
- Permanently connected to utilities
- The manufactured home can only be moved **one time** either directly to residence from the factory or from the retailer's location. Manufactured Homes moved more than once are prohibited.

PROPERTY LOCATION

- Zoned for residential use – notice of affidavit or real property must be filed (may be done at closing-title to control)
- Affixed to permanent foundation in a way that makes manufactured home a permanent part of the real property. The wheels, axel, and towing hitches must be removed
- Built on a permanent chassis in compliance with HUD regulations

REQUIRED COMPLETED REPORTS

- Foundation inspection report:** Foundation designed for site conditions, home design and loads in accordance with manufacturer's instructions or engineer design. Foundation must comply with local, State and Federal codes, as applicable. (Must be from a licensed structural engineer; and, if any, address modifications/additions to the subject). (FHA requirement only)
- Termite report:** Clearance of all Section 1 items and any health, safety, and/or liveability items in Section 2 will be required prior to closing. (as applicable per state).
- Septic inspection report:** Prepared by a licensed company or licensed individual and satisfactory clearance. Repairs affecting health, safety, and/or liveability will be required prior to closing.
- Well report:** Including certificate of water potability.
- Flood zone report:** Flood insurance is required if zoned in a flood area.
 - FHA specific - Manufactured homes located in Flood Zones A and V and are not eligible without one of the following forms of documentation:
 - FEMA Letter of Map Amendment (LOMA) that removes the property from the SFHA
 - FEMA Letter of Map Revision (LOMR) that removes the property from the SFHA
 - Recent Elevation Certification by licensed engineer or surveyor showing that the grade beneath the home is at or above the 100-year flood zone elevation and appropriate flood insurance is obtained.



PROPERTY TYPE

- Primary Residence or Second Home. Land must be owned fee simple. A manufactured home located on a leasehold estate is NOT eligible.

MANUFACTURED HOME MUST INCLUDE THE FOLLOWING INFORMATION

Manufactured housing security instrument must include the following information on the manufactured home:

Year manufactured: _____
 Make: _____
 Model: _____
 Serial Number/VIN number(s): _____

- Any other information required by applicable law
- If subject is a new manufactured home, a copy of manufacturer's invoice and manufactured home purchase agreement has been provided regardless of the transaction type
- Existing manufactured homes must include a picture of the HUD Certification Label (metal plate) affixed to the exterior of each transportable section **and** HUD Data Plate/Compliance Certificate (paper label) mounted inside the manufactured home within the appraisal. [IBTS verification](#) is required if HUD data plate is not visible, legible, and/or missing.
- Manufacturers Certificate of Origin (MCO) or Manufacturers Statement of Origin (MSO) is required for new manufactured homes.

Example of an acceptable Appraisal - HUD Data Plate Section:

HUD DATA PLATE	The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.			
	Is the HUD Data Plate/Compliance Certificate attached to the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. MASTER BEDROOM CLOSET			
	Is a HUD Certification Label attached to the exterior of each section of the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, provide the data source(s) for the HUD Certification Label #'s			
	Manufacturer's Serial #(s)/VIN #(s) PO1234AE6			
	HUD Certification Label #(s) CAL 123456 & CAL 223456			
	Manufacturer's Name ABC Home Systems, INC.		Trade/Model 20x48 2PK CUSTOM 8085	Date of Manufacture 05/14/1979
	Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain			

The following must be checked "Yes" by the Appraiser to eliminate the need for the IBTS verification certificate.

Per agency guidelines, the items listed above are mandatory for Manufactured Homes and cannot be waived. I acknowledge that I have read all items on the "LHFS Manufactured Home Checklist" and will provide all necessary documents noted above.

Broker Representative Signature: _____

Broker Representative Name: _____

Date: _____

