

## FHA Manufactured Home Checklist

Date:

Borrower Name:

Loan Number:

Underwriter:

### PART 1: FHA/HUD Requirements:

FHA defines a manufactured home as a structure that is (1) transportable in one or more sections, (2) designed and constructed to meet Federal Manufactured Construction and Safety Standards (MHCSS), and (3) is so labeled confirming the unit was built according to MHCSS.

The table below provides additional manufactured housing property eligibility requirements. For manufactured housing appraisal requirements, see 4000.1.II.D. APPRAISER AND PROPERTY REQUIREMENTS FOR TITLE II FORWARD AND REVERSE MORTGAGES (09/14/15)

✓	Requirements
	<p>The manufactured home must be built in compliance with</p> <ul style="list-style-type: none"> <li>the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976, as amended and in force at the time the home is manufactured; and</li> <li>Additional requirements that appear in HUD regulations at 24 C.F.R. Part 3280.</li> </ul> <p>Compliance with these standards will be evidenced by the presence of both a HUD Data Plate and the HUD Certification Label.</p> <p>The HUD Certification Label, also known as a HUD seal or HUD tag, refers to a two inch by four inch aluminum plate permanently attached to Manufactured Housing. Manufactured Homes must have an affixed HUD Certification Label located at one end of each section of the house, approximately one foot up from the floor and one foot in from the road side, or as near that location on a permanent part of the exterior of the house as practicable. Etched on the HUD Certification Label is the certification label number, also referred to as the HUD label number. Label numbers are not required to be sequential on a multi-section house. The Appraiser must report the HUD label number for all sections, or report that the HUD Certification Label is missing or that the Appraiser was unable to locate it.</p> <p>Date Plate refers to a paper document located on the interior of the Property that contains specific information about the unit and its manufacturer. Manufactured Homes have a Data Plate affixed in a permanent manner, typically adjacent to the electric service panel, the utility room or within a cabinet in the kitchen. The Appraiser must report the information on the Data Plate within the appraisal, including the manufacturer name, serial number model and date of manufacture, as well as wind, rood load and thermal zone maps. If the Data Plate is missing or the Appraiser is unable to locate it, the appraiser must report this in the appraisal and is not required to secure the Data Plate information from another source.</p> <p>If the appraisal indicates the HUD Certification Label is missing from the manufactured housing unit, the mortgagee must obtain label verification from the Institute for Building Technology and Safety (IBTS) at <a href="http://www.ibts.org/what-we-do/manufactured-homes/verification-letter-certificate/">http://www.ibts.org/what-we-do/manufactured-homes/verification-letter-certificate/</a></p>

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	The manufactured home must be permanently affixed to the foundation in accordance with the manufacturer's requirements for anchoring, support, stability, and maintenance and with HUD Permanent Foundations Guide for Manufactured Housing (PFGMH) dated 1996.
	The unit must not have been previously installed or occupied at any other site or location, except from the manufacturer or the dealer's lot as a new unit.
	The manufactured home must be classified and subject to taxation as real estate at the time of application.
	The manufactured home must be built on and remain on a permanent chassis with the towing hitch or running gear (wheels, axles, etc.) removed.
	Single-width manufactured homes are not allowed
	The manufactured home must be a minimum of 400 square feet gross living area.
	<p>An Engineer's Certification on Foundation Compliance must be completed certifying that the "house is erected on a permanent foundation and is in compliance with the guidelines published in the Permanent Foundation Guide for Manufactured Housing (PFGMH) dated 4 September 1996, which must be:</p> <ul style="list-style-type: none"> <li>• Completed by a licensed professional engineer or registered architect, who is licensed/registered in the state where the manufactured home is located, and</li> <li>• Site-specific and contains the engineer's or registered architect's signature, seal, and/or state license/certification number. In states where seals are issued, the seal must be on the certification.</li> <li>• Included in both the loan file and insuring binder when submitted to FHA.</li> </ul>
	The manufactured home must be served by permanent water and sewer facilities approved by the local municipality, if available, at the site.
	An all-weather roadway must serve the site.
	The lowest finished exterior grade (if there is a basement - the lowest finished exterior grade adjacent to the perimeter enclosure), must be at or above the 100-year return flood elevation.
	The structural integrity must have been maintained during transport and sufficient anchoring, support and stability must be evident.
	<p>The space beneath manufactured homes must be properly enclosed and therefore must:</p> <ul style="list-style-type: none"> <li>• Be a continuous wall (whether bearing or non-load bearing), and</li> <li>• Be adequately secured to the perimeter of the unit, and</li> <li>• Separate the crawl space from the backfill, and</li> <li>• Keep out vermin and water, and</li> <li>• Allow for property ventilation of the crawl space.</li> </ul> <p>If the perimeter enclosure is non-load bearing skirting comprised of lightweight material, there must be adequate backing (such as concrete, masonry, or treated wood) to permanently attach and support or reinforce the skirting.</p>

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	<p>If the appraiser observes changes to the original manufactured home, such as an addition, an inspection by the State Administration agency, which inspects manufactured homes for compliance, is required. If there is not an agency willing or able to inspect the home, the property is not eligible unless an engineer's report is obtained indicating that the structural changes or additions were made in accordance with HUD Manufactured Home Construction Safety Standards. If the property cannot be inspected by the State Administrative Agency and an engineer's report cannot be obtained, the property is not eligible. Appraiser must confirm modifications have been done in compliance with state/local regulations</p>
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### PART 2: PRMG Requirements:

PRMG has some additional specific requirements, see Product Profile for most recent requirements.

✓	Requirements
	Wholesale: minimum 640 credit score required with a maximum DTI of 45%. AUS approval required.
	Retail: minimum 620 credit score required with a maximum DTI of 50%. (AUS approval required for max 50% DTI.) With manual underwrite, follow HUD and FHA Portfolio guidelines with a max 50% DTI and for manual underwrites, 0x30x12 mortgage history is required
	Must use DU 10.0 or later
	Fixed rate only
	Non-traditional credit not allowed
	Owner Occupied only
	LTV/CLTV and Transaction Type Restrictions, see Product Profile
	The real estate agent (listing/selling/buyer) for the subject property may not act as the loan officer/broker for the borrowers purchasing the same subject property.
	Second review/signature by a Corporate Underwriter or Operations Manager of the property is required
	IRS Form 4506-T must be processed and income validated for the required number of years for the type of income used for qualification when required, (no stamped tax returns)

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	Amended tax returns cannot be used to qualify if they are amended after the application, initial credit report date or purchase contract date. Amended tax returns must have been filed at least sixty (60) days prior to the earliest of the purchase agreement, initial credit report date or mortgage application date and must be validated with a record of account (4506T results). A copy of original 1040s (the 1040s filed prior to being amended) are required to be included in the loan file. Evidence of payment of the taxes due with the amended returns must also be provided.
	No non-occupying co-borrower allowed
	No paying off debt to qualify allowed
	No secondary financing/down payment assistance on purchases (LTV must equal CLTV)
	No Mortgage Interest Differential payment income allowed
	No West Virginia or Rhode Island properties
	In general, max two acres allowed, but up to five acres allowed only if appraisal reflects no more than 40% land value
	Manufactured home must be classified and titled as real property at time of application.
	Manufactured home must be permanently affixed to the foundation on site for more than 12 months unless: (1) The borrower is the second purchaser of the property; OR (2) the seller is not the builder-contractor or manufactured housing dealer who installed MH unit on site