



UHM Third Party Originator Manufactured Home Checklist

Reminders:

- Get title surrender early in the transaction to limit delays.
- Unless new construction, obtain proof that the title is surrendered, or loan will not close.
- Cash-Out Refinances: May be permitted, depending on LTV (below) and each Agency's seasoning requirements (refer to "What are the seasoning requirements on a refinance?" in Ask UHM; manufactured home seasoning requirements are the same as all other property types.
- Temporary Buydowns are permitted on FNMA, FHA, USDA, and VA. They are prohibited by FHLMC.

Agency; Product	Transaction Type	Maximum LTV/CLTV/HCLTV	Minimum FICO	Maximum Term
Freddie Mac; all, including Home Possible	Primary - Purchase; Rate and Term Refi	95%	620	30 yr.
Freddie Mac	Second Home - Purchase; Rate and Term Refi (multi-width only, no single-wides)	85%	620	30 yr.
Fannie Mae	Primary -Purchase; Rate and Term Refi	95%	620	30 yr.
Fannie Mae	Second Home - Purchase; Rate and Term Refi (multi-width only, no single-wides)	90%	620	30 yr.
Fannie Mae MH Advantage	Primary - Purchase; Rate and Term Refi (multi-width only, no single-wides)	97%	620	30 yr.
Freddie Mac	Primary - Cash out refinance (multi-width only, no single-wides)	65%	620	20 yr.
Fannie Mae	Primary - Cash out refinance (multi-width only, no single-wides)	65%	620	30 yr.
FHA	Primary - Purchase	96.5%*	580	30 yr.
FHA	Primary - Rate and Term Refinance	97.75%*	580	30 yr.
FHA	Primary - Cash out Refinance	80%	620	30 yr.
VA	Primary - Purchase	100% (Base loan amount)	580	30 yr.
VA	Primary - Cash Out Refinance	100% (Base loan amount)	620	30 yr.
VA	Primary - IRRRL	Per IRRRL Worksheet	NA	30 yr.
USDA	Primary - Purchase and Refinance	100%	620	30 yr.

^{*}Or lower LTV as may be required by FHA under certain circumstances.



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UNIONHOME MORTGAGE

General Requirements

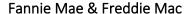
 _ Subject Manufactured Home meets the square footage requirements as identified by the applicable
Agency in the UHM Manufactured Housing Guidance .
 _ Single Family Dwelling legally classified as real property
Owner-occupied or second home* (NO INVESTMENT PROPERTIES)
*Note – Second homes are only available for Fannie Mae & Freddie Mac and must be multi-widthMortgages secured by manufactured homes located in condominium projects, PUD projects, and
leasehold estates may be permitted according to each respective Agency's guidelines.
 _UHM does not permit the use of Community Land Trusts unless an exception has been approved by
the Legal department and the loan meets Agency guidelines.
• FNMA allows only one-unit single-width, multi-width, and MH Advantage manufactured homes subject to a community land trust.
FHLMC does not allow community land trusts with a Manufactured Home.
Manufactured home (MH) can only be moved from the dealership to the initial lot, when purchased, if the MH is brand new. It is unacceptable for MH to move once its placed on the initial lot. VA is the only loan type that considers accepting MH that has been moved after its placement on the initial lot. All loan types require the MH to be brand new in order for the move from the dealership to the initial lot, when purchased, to be acceptable.
FHA Refinances Only: The MH must have been permanently erected for at least 12 months
 Built on a Permanent Chassis according to HUD Codes
 Permanent utilities, pitched roof, and taxes as real estate by the local taxing authority
 Year built on or after June 15, 1976*.
 *Note – USDA Existing Manufactured Homes Only: The manufacture date must be within 20 years from
the date of loan closing.
 _ All improvements must be completed prior to closing
 _ Title work must contain ALTA Form 7
 _ Signed statement from borrower stating MH is part of the real property that secures the mortgage.
 _ Obtained insured Closing Protection Letter
 Proof title is surrendered. (Must be approved by Collateral Underwriting before the loan can close)
 _ Appraisal Report: FNMA Form 1004C or FHLMC 70B
 _ Pictures of HUD data plates/Compliance Certificate and paper data certification* (see below)
*Fannie Mae and Freddie Mac Existing Construction Only: Appraisal must have picture of either the metal HUD tags or the paper data certification; both are not required.
_ Full appraisal is not required on Streamline Refinance
_ Structural modifications to an existing MH must be approved by a licensed engineer or the local, state
or federal authority
 _ Structural cert, if applicable (see below)



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HUD Tags and Paper Data Certifications

Note: UHM Follows agency guidelines.



The appraisal must have pictures of both* metal HUD tags and the paper data cert.

- If any are missing, UW will add condition for client to order.
- If metal tags are missing, order a Label Verification Letter (\$100.00).
- If the paper cert was missing, order the Data Plate/Performance Verification Certificate (\$125.00).

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VA

The appraisal must have one of the three items (two HUD metal tags and the paper data cert).

- If the appraisal has a picture of one of the three identifying items, ordering an IBTS is not required; rather, ensure the appraiser comments which item is missing.
- If all three are missing, contact Collateral UW, as soon as possible.

FHA

Per HUD, if the appraisal indicates the HUD Certification Label is missing from the manufactured housing unit, the mortgagee must obtain level verification from the Institute of Building Technology and Safety (IBTS).

- If the paper cert is missing, the appraiser must report this in the appraisal and is not required to secure the data plate information from another source.
- If all three are missing, please contact Collateral UW, as soon as possible.

Structural Certifications

Note: UHM Follows agency guidelines.

Fannie Mae

Manufactured homes that have an addition or have had a structural modification are eligible under certain conditions. If the state in which the property is located requires inspection by a state agency to approve modifications to the property, the lender is required to confirm that the property has met the requirement; however, if the state does not have this requirement, then the structural modification must be inspected and deemed structurally sound by a structural engineer or a third party who is regulated by the state and is qualified to make the inspection.

Freddie Mac

 residential use, and not commercial or business uses
 The square footage and room dimensions must be acceptable to typical purchases in the market area.
 _ The manufactured home must be permanently affixed to the permanent foundation, in compliance with the HUD Codes
 _ Any improvements, modifications, or repairs that affect the safety, soundness, or habitability of the manufactured home must be completed prior to the sale of the Mortgage to Freddie Mac

^{*}Fannie Mae and Freddie Mac Existing Construction Only: Appraisal must have picture of either the metal HUD tags or the paper data certification; both are not required.



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If the installation was prior to October 20, 2008:

For Existing Construction, if the perimeter enclosure is non-load-bearing skirting comprised of lightweight material, the entire surface area of the skirting must be permanently attached to backing made of concrete, masonry, treated wood, or a product with similar strength and durability. For more information, see Hand II.D.5.c.