



Last Reviewed: 05/05/2025

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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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-width.
- ___ Mortgages 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.

Fannie Mae & Freddie Mac

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).

*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.

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

___ The Mortgaged Premises must conform to all applicable use restrictions and must be zoned for 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



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If the installation was prior to October 20, 2008:

- ___ The foundation must be designed for the site conditions, home design features, and the loads the home was designed to withstand, in accordance with the manufacturer's instructions or a design by a licensed (registered) professional engineer
- ___ The foundation must meet all applicable local, state, or federal codes
- ___ Any structural modifications to an existing manufactured home must be approved by a licensed (registered) professional engineer or the local, state, or federal authority

VA

VA does not require a structural cert, unless the appraiser requires the inspection.

FHA

The foundation requirements for a manufactured home can be found in the Permanent Foundations Guide for Manufactured housing (PFGMH).

- ___ The lender must obtain a certification by an engineer or architect, who is licensed (registered) in the state where the manufactured home is located, attesting to compliance with the PFGMH
- ___ The lender may obtain a copy of the foundation certification from a previous FHA-insured mortgage, showing that the foundation met the guidelines publishing in the PFGMH that were in effect at the time of certification, provided there are no alterations and/or observable damage to the foundation since the original certification

If the appraiser notes additions or alterations to the manufactured housing unit (including installations of solar panels or wind technologies), UHM must ensure the addition was addressed in the foundation certification. If the additions or alterations were not addressed, the following must be obtained:

- ___ An inspection by the state administrative agency that inspects manufactured housing for compliance; or
- ___ Certification of the structural integrity from a licensed (registered) structural engineer, if the state does not employ inspectors

For New Construction, the space beneath the house must be enclosed by a continuous foundation type construction designed to resist all forces to which it is subject without transmitting forces to the building superstructure. The enclosure must be adequately secured to the perimeter of the house and be constructed of materials that conform, accordingly, to HUD MPS (such as concrete, masonry, or treated wood) and the PFGMH for foundations.

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 Handbook 4000.1.b.iv.(B)(5)(c)(ii) and II.D.5.c.