



# MANUFACTURED HOMES

## CHEAT SHEET

### OCCUPANCY

Conventional (Primary, Secondary), FHA (Primary Only)

### MAX LTV

Conventional (95% LTV Purchase/RT), FHA (96.5% Purchase, 97.75% R/T)  
Conventional (C/O 65%), FHA (C/O 80%)  
Conventional 2nd homes (90% Purchase/R/T)

### WIDTH

Conventional (Double wide), FHA (Double wide), Minimum 400SqFt. 12ft/24ft

### OWNERSHIP

Fee Simple (No Lease hold, no trailer parks)

### YEAR BUILT

On or after June 15, 1976

### FOUNDATION

Built on a permanent chassis and affixed to a permanent foundation (Both)  
Foundation Cert required (FHA)

### UTILITIES

Permanently connected to utilities including septic

### TITLE

Real Estate Title, No DMV

### LABEL/PLATE

There should be a builder certification label and a Data plate on each unit. There is a website to get replacements if they are lost or covered up.

### APPRAISAL

Required, no PIW available ever. Need a structural engineering cert if changes were made to the unit since inception.

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