

Borrower \_\_\_\_\_ Loan Number \_\_\_\_\_

PUR/REFI	STREAM/IRRRL	
Please refer to <a href="#">Bond and State Specific Resources</a> for state specific requirements.		
<input type="checkbox"/>	<input type="checkbox"/>	Credit Score _____ Product Min Score _____
<input type="checkbox"/>	N/A	UW to verify State/Bond guidelines for any additional requirements when De-Titling and Converting to Real Property (i.e. State of NV requires evidence of Title Surrender Documents)
<input type="checkbox"/>	N/A	UW to complete additional MH Checklist required on <a href="#">Bond products</a> , if applicable <input type="checkbox"/> Not Applicable
<input type="checkbox"/>		<b>FNMA/FHLMC:</b> <i>Primary Purchase, R/T, &amp; Cash-Out</i> (Cash-out restriction: 65% LTV/CLTV, max 20 year term, MH and land must be owned for 12 months) <i>2nd Home Purchase &amp; R/T</i> ; FHMLC Conforming 10/1 and 7/1 ARMs allowed; <input type="checkbox"/> FNMA High Balance allowed Refinance: Use lesser of appraised value or acquisition cost if the property and MF home were purchased within 12 months of the application date.
<input type="checkbox"/>		<b>FHA:</b> <i>Primary Purchase, R/T, &amp; Cash-Out</i> (Seasoning restrictions apply on Cash-Out - see Guidelines) All Refinances require unit to be permanently erected on site for 12 months prior to case assignment date; High Balance allowed
<input type="checkbox"/>		<b>VA:</b> <i>Primary Purchase &amp; Cash-Out</i> (Singlewide checklist not required for G2G FHA Streamline & G2G VA IRRRL)
<input type="checkbox"/>		<b>USDA:</b> <i>Primary Purchase &amp; R/T</i> (Must be new and sold by Dealer only) For existing Manufactured Home Pilot Program, see <a href="#">Existing Manufactured Home Checklist</a> .
<input type="checkbox"/>	<input type="checkbox"/>	<b>Non-G2G:</b> Non-Owners not allowed (Streamline/IRRRL-Owner Occupied only)
<input type="checkbox"/>	<input type="checkbox"/>	<b>Meets Product's Minimum Credit Score;</b> NTC allowed on FHA, VA and USDA.
<input type="checkbox"/>	N/A	<b>FNMA/FHLMC</b> - must have a DU/LP Approve/Acceptance <b>FHA/VA</b> - AUS or Manual Underwrite <b>USDA</b> - GUS or Manual Underwrite
<input type="checkbox"/>	<input type="checkbox"/>	The home was manufactured after June 15, 1976
<input type="checkbox"/>	<input type="checkbox"/>	Property must be fee simple; Leaseholds are not acceptable
<input type="checkbox"/>	<input type="checkbox"/>	Property may not be located in a mobile home park
<input type="checkbox"/>	<input type="checkbox"/>	Multi-width Manufactured Homes only; See: <a href="#">Singlewide Manufactured Home Pilot Checklist</a> for purchase/refi. Singlewide MH on G2G Streamline/IRRRL only, use this checklist.
<input type="checkbox"/>	N/A	Multi-width homes may be located either on an individual lot or in a project development such as a condominium, PUD or subdivision. Manufactured Condos must be approved FHA, VA. See the <a href="#">FNMA/FHLMC Condo Matrix</a> for Conventional guidance.
<input type="checkbox"/>	<input type="checkbox"/>	Must be a legally classified as real property.
<b>Accessory Dwelling Units:</b>		
<input type="checkbox"/>	N/A	<ul style="list-style-type: none"><li><b>MH as subject property with stick built ADU</b><ul style="list-style-type: none"><li>Any ADU ineligible for FNMA.</li><li>FHLMC/FHA/VA on a case by case basis. Review the <a href="#">FHLMC Selling Guide</a>, <a href="#">HUD 4000.1 4001.1</a>.II.D.3.c.E and F, and <a href="#">VA Handbook Chapter 11</a> page 10</li></ul></li><li><b>One Unit Stick Built as the subject property with MH as an ADU</b><ul style="list-style-type: none"><li>FNMA/FHLMC only.</li><li>Primary home must be site built.</li><li>Must be on appraisal form 1004/70 with all MH information listed in a text addendum.</li><li>Must meet wind, roof load and thermal zones for geographic area or appraiser must address. See <a href="#">FHLMC Selling Guide 5601.12</a> or <a href="#">FNMA Selling Guide B2-3-04</a></li></ul></li></ul>
<input type="checkbox"/>	N/A	The home was transported directly from the manufacturer or dealership and has not been installed or occupied previously at another site. VA - Not applicable; additional inspections required. USDA - Must be new from dealer.
<input type="checkbox"/>	N/A	If the home is new, the retail sales contract and dealer invoice are in loan file, if applicable.
<input type="checkbox"/>	<input type="checkbox"/>	The home is or will be affixed to a permanent foundation in accordance with state law and investor requirements (i.e. 433A). See <a href="#">FNMA Selling Guide-Affidavit of Affixture</a>
<input type="checkbox"/>	N/A	Engineer's Certification required on all FHA loans (except HUD REO/FHA Streamlines) Certification to include HUD's compliance with <a href="#">PFGMH</a> .
<input type="checkbox"/>	<input type="checkbox"/>	HUD Data Plate affixed near the main electrical panel or under kitchen sink and the HUD Certification Label which is permanently affixed to each section of the home. If either is missing, unable to validate, not legible, or inconsistent, obtain verification through IBTS. <b>N/A for G2G w/out appraisal</b>
<input type="checkbox"/>	N/A	<b>Bonds</b> - Refer to Bond Checklist for possible overlays If FNMA MH Advantage (up to 97% LTV, HB up to 95%) must have the FNMA Mortgage Financing sticker. See <a href="#">Reference Guide</a> .
<input type="checkbox"/>	N/A	Any additions or structural changes to the original home requires permits from the City/County or Engineer may inspect for code compliance. <b>Utah Bonds</b> - Any additions must be documented with Permits only
<input type="checkbox"/>	<input type="checkbox"/>	Full utilities will be present on the land and meet local standards. <b>N/A for G2G w/out appraisal</b>
<input type="checkbox"/>	<input type="checkbox"/>	The land is or will be accessible by an all-weather public road prior to funding. If Private, the road is subject to easement with provisions for road maintenance. <b>N/A for G2G w/out appraisal</b>
<input type="checkbox"/>	<input type="checkbox"/>	FHA - Property cannot be located in a Flood Zone Exceptions for an elevation cert that meets the requirements of 4000.1 II.A.1.b.iv(A)(1) may be requested through the Guild exception desk.
<input type="checkbox"/>	<input type="checkbox"/>	Appraisal Report completed on Form 1004C. <b>Streamline Refinance Products</b> - Form 2055, if required.
<input type="checkbox"/>	<input type="checkbox"/>	Endorsement ALTA 7, 7.1, or 7.2 is required on all loans
<input type="checkbox"/>	<input type="checkbox"/>	Appraiser to provide minimum 2 Manufactured Home Comps and completed Cost Approach. <b>VA</b> - Cost Approach not applicable. <b>N/A for G2G w/out appraisal</b>
<input type="checkbox"/>	N/A	<b>If the home is FNMA MH Advantage® or FHLMC CHOICEHome®, regardless of financing type:</b> appraiser must provide 2 comparables with similar certification if available. If none are available, appraiser may use factory or site-built construction comps but must provide a detailed justification. Appraiser to include photo of the FNMA MH Advantage® sticker or the FHLMC CHOICEHome® label usually located near the HUD data plate.
<input type="checkbox"/>	<input type="checkbox"/>	IBTS Serial/VIN #, Make/Model/Year, Length/Width, Conversion Document and Appraisal <b>ALL</b> match

\*\*\*Age Restricted Communities are allowed for FHA, FHLMC, FNMA and VA. Applicants must comply with CCRs Rules and Regulations. Acceptable as long as there are no deed or re-sale restrictions that restrict a borrower's or lender's ability to re-sell or foreclose. For FHLMC & FNMA - must have PERS approval.

Reviewed By: \_\_\_\_\_