

**Borrower Name:** \_\_\_\_\_

**Credit Score:** \_\_\_\_\_

**Application/Loan #:** \_\_\_\_\_

**Product Min Score:** \_\_\_\_\_

Manufactured Home Info		
Make: _____	Model: _____	IBTS: _____
Serial: _____	Tags: _____	Age: _____
Width x Length: _____		

**Instructions: Fill out Section A, D and B or C.**

[Manufactured Home Comparison Matrix](#)

### Section A - Singlewide and Multi-width:

- Minimum credit score 620 (Guild retained products)
- FNMA- DU Approve/Eligible  
FHLMC- LPA Risk Class Accept
- Property is not located in a mobile home park
- Property is Fee Simple
- Leasehold with **FNMA only**. The property must be in a condo or PUD project approved via FNMA PERS. (Exceptions allowed if leasehold is a Community Land Trust and not in a PUD or condo.)
- May be located either on an individual lot or in a project development such as a condominium, PUD or subdivision. [FNMA-FHLMC Condo and PUD Matrix](#) (Singlewide PUD/Condo requires FNMA PERS approval)
- Must be legally classified as real property (e.g. Affidavit of Affixture, 433A, etc. based on state requirements).  
Age Restriction- must comply with CCRs rules and regulations.
- FHLMC -Allowed for Income Deed restrictions the financing must be ChoiceHome.  
FNMA - Any deed restrictions will require FNMA PERS approval, not just age restriction
- Unit was constructed on or after June 15, 1976
- FHLMC - Unit must be 12ft wide and 600 sq ft  
FNMA - Unit must be 12ft wide and 400 sq ft
- The home was transported directly from the manufacturer or dealership and has not been installed or occupied previously at another site.  
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. Requires either the HUD Data Plate or the HUD Certification Label. If neither are available, then obtain verification through IBTS.
- Appraisal Report completed on FNMA Form 1004C/FHLMC Form 70B
- Any additions or structural changes to the original home requires permits from the City/County or Engineer may inspect for code compliance
- Full utilities are present on the land and meet local standards.
- The land is or will be accessible by an all-weather public road. If Private, see [Road Maintenance Matrix](#).
- Endorsement ALTA 7, 7.1, or 7.2 is required on all loans
- IBTS Serial/VIN #, Make/Model/Year, Length/Width, Conversion Document and Appraisal must all match
- Underwriting Verification/Action Screen includes year, Serial/VIN #, make, model, and width x length information

### Section B - Multi-width only:

- Appraiser to provide minimum 2 Manufactured Home Comps and the Cost Approach (excluding MH ADV/CHOICE Home)  
If the home is FNMA MH Advantage: Appraiser must use other MH Advantage Homes when available. If fewer than three are available, comparable can include site-built homes. - Appraiser to include photo of the FNMA MH Advantage sticker label
- If the home is FHLMC CHOICEHome: Appraiser should provide at least 1 CHOICEHome sale. If no comps are available, the appraiser must use appropriate site-built homes as comparable. - Appraiser to include photo of the FHLMC CHOICEHome label
- Accessory Dwelling Units:  
MH as subject property with stick built ADU
  - o FNMA - See [FNMA ADU Checklist](#) and [FNMA ADU Reference Guide](#)
  - o FHLMC - See [FHLMC ADU Checklist](#)
- One Unit Stick Built as the subject property with MH as an ADU
  - o FNMA and FHLMC
  - o Primary home must be site built.
  - o Must be on appraisal form 1004 or 70 with all MH information listed in a text addendum.
  - o Must meet wind, roof load and thermal zones for geographic area or appraiser must address.
 See FHLMC Selling Guide 5601.12 or FNMA Selling Guide B2-3-04

### Section C - Singlewide:

- Primary Residence: Purchase, Rate & Term transactions only

FNMA Singlewide: One of the comparable properties must be a closed sale of another single wide manufactured home.

- If the appraiser is unable to find a comparable closed sale of another single-width property, an additional comparable "under contract" sale or active listing may be used. Appraiser to include photos of the HUD Data Plate and the Certification Label

FHLMC Singlewide: Must contain at least two comparable singlewide comparable of similar quality

- Accessory Dwelling Unit (ADU) not allowed

- Mortgage Insurance Restrictions: Reach out MI company to determine if eligible

- If unit is in a PUD or Condo project requires FNMA PERS Approval

- FNMA DU AUS to reflect SFC 791 Single Wide Manufactured Home  
FHLMC LPA AUS to reflect property type as Single Wide Manufactured Home

### Section D - Service Released Investors

- Bond UW to complete additional [MH Checklist](#) required on Bond products, if applicable. Refer to [Product Hub>>HFA/Bond](#) for specific requirements

- UW to review [Newrez Conforming Reference Guide](#) for additional requirements

- UW to review [Pennymac Conforming Reference Guide](#) for additional requirements

I certify this loan meets all the requirements listed in this Checklist.

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