

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 540 (Guild retained product) for Conforming and High Balance (High balance not allowed on singlewides)
- AUS or Manual Underwrite
- Primary Purchase, R/T, & Cash-Out (Seasoning restrictions apply on Cash-Out - see Guidelines)
- Unit was constructed on or after June 15, 1976
- The unit has a floor area of no less than 400 square feet and 12 feet wide
- Unit is legally taxed and classified as real property (e.g. Affidavit of Affixture, 433A, etc. based on state requirements)
- Property must be fee simple; Leaseholds are not acceptable
- Property may not be located in a mobile home park
- Full utilities will be present on the land and meet local standards.
- Age Restricted Communities allowed. 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
- Appraisal Report:
  - Appraisal Report 1004C/70B
    - Minimum two manufactured home comps. If less than 2 MH Adv/Choice GSE certified homes available, must use site-built comps.
  - Cost Approach completed
    - Meets all other FHA guidelines
    - Remaining economic life meets or exceeds term of loan
    - Towing hitch and running gear have been removed
    - Data Plate/Tags attached
- 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.
- Accessory Dwelling Units:
  - MH as subject property with stick built ADU
      - Case by case basis. Review [HUD 4000.1.II.D.3.c.E and F](#)
    - One Unit Stick Built as the subject property with MH as an ADU
      - Primary home must be site built.
      - Must be on appraisal form 1004/70 with all MH information listed in a text addendum.
      - Must meet wind, roof load and thermal zones for geographic area or appraiser must address. Review [HUD 4000.1.II.D.3.c.E and F](#)
- Engineer's Certification that the foundation design meets HUD Handbook 4930.3, "[Permanent Foundations Guide for Manufactured Housing \(PFGMH\)](#)." Not required on streamlines or HUD REOs
- The home was transported directly from the manufacturer or dealership and has not been installed or occupied previously at another site.
- If the home is new, the retail sales contract and dealer invoice are in loan file, if applicable.
- If on well, acceptable water/well test as required by FHA, if applicable. (e.g. Lead, E. Coli and Coli Form, etc.)
- If on septic, acceptable septic inspection as required by FHA, if applicable.
- The land is or will be accessible by an all-weather public road. If Private, please 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 ALL match
- Underwriting Verification/Action Screen includes year, Serial/VIN #, make, model, and width x length information

**Section B - Multi-width only:**

- May be located either on an individual lot or in a project development such as a condominium, PUD or subdivision. Manufactured Condos must be FHA approved.
- 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. Submit exception request to [Exception Desk Webform](#).
- Any additions or structural changes to the original home requires permits from the City/County or Engineer may inspect for code compliance

**Section C - Singlewide:**

- DU A/E with Max DTI 50%; Manual FHA DTI 31/43%
- Purchase/Rate and Term Conforming Transactions. High Balance not allowed  
Cash Out transactions restricted to pay-off of existing liens only, no net proceeds to borrower
- Property is not located in a Flood Zone (Guild overlay. Exception review with Elevation Cert)
- Maximum 10 acres
- Unit does not have any alterations or modifications since construction in the factory, except for porches, decks or other structures which were approved and inspected by local code officials

**Section D - Service Released Investors**

- Bond UW to complete additional [MH Checklist](#) required on Bond products, if applicable. Please refer to [Product Hub>>HFA/Bond](#) for specific requirements
- UW to review [Newrez FHA Reference Guide](#) for minimum credit score and additional requirements
- UW to review [Pennymac FHA Reference Guide](#) for minimum credit score and additional requirements

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

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