

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

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

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

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

[Manufactured Home Comparison Matrix](#)

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

**Checklist required for existing manufactured home unit, including new units which have been on the dealer's lot in excess of 12 months.**

**Eligible States: CO, IA, LA, MI, MS, MT, NV, NH, ND, OH, OR, PA, SD, TN, TX, UT, VT, VA, WA, WV, WI & WY**

- Minimum Credit Score 540 (Guild retained product)
  - Meets USDA guidelines for Manual Underwriting (GUS is not allowed)
  - Loan submitted to USDA and received Full Conditional Commitment Approval
  - Purchase Transaction
  - Property is located in one of the eligible States
  - Unit was constructed on or after January 1, 2006
  - 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 is not located in a mobile home park
  - If condo, project must be on FHA, VA or FNMA PERS approved project list
  - PUDS allowed
  - The unit has a floor area of no less than 400 square feet
  - If on well, Well Certification acceptable (e.g. Lead, E. Coli and Coli Form)
  - If on septic, follow guidance from Chapter 12.B.1 in confirming septic acceptability
  - The land is or will be accessible by an all-weather public road. If Private, please see [Road Maintenance Matrix](#)
  - Evidence unit was transported directly from dealer to site and not installed or occupied at another site
  - HUD Data Plate affixed near main electrical panel or under kitchen sink:
    - Identifies unit meets Comfort Heating and Cooling Off Zone value for the location
  - HUD Certification Label permanently affixed to each section of the unit
  - Unit does not have any alterations or modifications since construction in the factory, except for porches, decks or other structures which were built to engineered designs or were approved and inspected by local code officials.
- Inspection required using one of the two methods:
- Form HUD-309, [HUD Manufactured Home Installation Certification and Verification Report](#); OR
- Engineer's Certification that the foundation design meets HUD Handbook 4930.3, "[Permanent Foundations Guide for Manufactured Housing \(PFGMH\)](#)." The foundation certification must be from a licensed professional engineer, or registered architect, who is licensed/registered in the state where the manufactured home is located and must attest to current guidelines of the PFGMH. The certification must be site specific and contain the engineer's or registered architect's signature, seal and/or state license/certification number.
- Appraisal Report:

  - Appraisal Report 1004C
  - Minimum two manufactured home comps
  - Cost Approach completed, if applicable
  - Meets USDA site value guidelines
  - Remaining economic life meets or exceeds 30 years
  - Towing hitch and running gear have been removed
- 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 - 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 USDA Reference Guide](#) for credit score and additional requirements

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

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