

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 and B.

[Manufactured Home Comparison Matrix](#)

Section A - Singlewide and Multi-width:

- Minimum Credit Score 540 (Guild retained product)
- GUS or Manual Underwrite
- Loan submitted to USDA and received Full Conditional Commitment Approval
- Primary Residence Purchase
- The home was transported directly from the manufacturer or dealership and has not been installed or occupied previously at another site
- Unit must have manufactured date that is within 12 months of the purchase contract. The manufactured date can be found on the data plate located inside the home.
- Property may not be located in a mobile home park (PUD allowed)
- Age Restricted Communities are allowed. 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.
- 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
- Must be placed on permanent foundation built to FHA guidelines per the “Permanent Foundation Guide for Manufactured Housing”
- 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.
- Meets or exceeds Federal Manufactured Home Construction and Safety Standards (FMHCSS) Uo Value Zone for the geographic area the unit will be placed. Builder must certify thermal requirements
- Must have a floor area of no less than 400 feet
- Full utilities will be 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](#).
- Appraisal Report:
 - Appraisal Report 1004C/70B
 - Minimum two manufactured home comps.
 - Cost Approach completed
 - Meets all other USDA guidelines
 - Remaining economic life meets or exceeds term of loan
 - Towing hitch and running gear have been removed
 - Data Plate/Tags attached
- If on well, acceptable water/well test as required by USDA, if applicable (e.g. Lead, E. Coli and Coli Form, etc.)
- If in Flood zone, obtain Elevation Cert to verify finished grade level is at or above the 100-year flood elevation
- 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
 - [USDA MH Certification of Builder/Contractor \(USDA 13-B or alternative\)](#)
 - [USDA New MH Dealer Certification \(USDA Attachment 13-A or alternative\)](#)
 - Dealer to provide borrower with copy of all manufacturer warranties

Section B - 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 USDA Reference Guide](#) for credit score and additional requirements

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

Reviewed By: _____