

MANUFACTURED HOME BUYING

Are you interested in buying a manufactured home?
These are the specifics to make sure you can!

If you're looking to buy a manufactured home, there are a few things to keep in mind. The loan types below can all do a manufactured home loan:

YEARS THAT THEY HAVE TO BE BUILT ON OR AFTER ARE:

Conventional - 6/15/1976

FHA - 6/15/1976

USDA - 2006

VA - No Specified Year

RULES:

- Must be on OWNED LAND
(cannot be in a park or community where they own the structure but not the land)
- Depending on the loan type, it has to be built after a certain year. (see above)
- The Manufactured Home must be permanently affixed to the original permanent foundation, anchoring system must be in compliance with the HUD Codes
- Title must be held as Real Property and not a vehicle with the BMV
 - The wheels, axles, and towing hitches must be removed from the Manufactured Home
- Requires a Structural Engineer Certificate



CONTACT ME TODAY!

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*This is not a commitment to lend or extend credit. All loans and collateral are subject to approval. Restrictions and conditions may apply. Terms, rates, data, programs, information and conditions are subject to change without notice and may not be available in all areas.

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