

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

PROPERTY TYPES:

- Single-Wide Mobile Home
- Double-Wide Mobile Home
- Manufactured Home
- Stick-Built Add-Ons
- Manufactured Home & Lot Combination



CONTACT ME TODAY!

Cell: 440.346.6003 | Office: 216.293.7800 | Email: kworthington@libertyhm.com

Website: www.kellyannhomeloans.com | Licensed in: OH, WV, PA, FL, VA, TN, WA



Liberty Home Mortgage Corporation
NMLS#1464587 | Company NMLS#1114762
34600 Chardon Rd. Suite G, Willoughby Hills, OH 44094



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