

FNMA, VA, USDA, and FHA will allow the purchase or refi of a manufactured home the property must be identified on the AUS finding as a manufactured home and be constructed after June 15, 1976. Below are a list of the requirements:

- Must be Doublewide
- Minimum 400 square feet for FHA/VA/USDA and 600 for conventional
- Property must not have been previously installed or occupied at another site or location
- Appraisal must contain pictures of the 2 HUD tags
- Appraisal must contain at least three (3) Manufactured Home Comps- Cannot use stick built or modular as comps
- Must have permanently installed utilities that are protected from freezing
- Appraisal must be done on a Manufactured Home Appraisal form
- Towing hitch, wheels, and axles must be removed
- Must be attached to the permanent foundation and meet requirement for anchoring and installation

### FHA Specific

- A structural Engineer Certification is always required to certify that the foundation is properly anchored/installed and meets HUD guidelines
- If the property is located within a flood zone the property is NOT ELIGIBLE for FHA
- No minimum credit score required

Note: For Manufactured homes with basements, the grade beneath the basement must be at or above the 100-year flood elevation.

### General Eligibility Requirements

- First-lien mortgages only
- Fully amortizing fixed-rate mortgages or
- Fully amortizing adjustable-rate mortgages with initial fixed-rate periods of 7 years or 10 years
- Principal residences and second home dwellings

The following are ineligible for mortgage loans secured by manufactured homes:

- Temporary buy downs
- Investment properties
- Single-width manufactured homes, unless located in a Fannie Mae-approved subdivision, co-op condo, or PUD project development
- Homes located on leasehold estates

### Alternative to the Original HUD Tags

In the case when the original HUD data plate or certification is no longer in the property the underwriter should condition for a duplicate plate/certification be provided.

This can be obtained by going to the IBTS website [www.ibts.org](http://www.ibts.org) using the "What We Do" drop down on the top left of the home page click on the Manufactured Housing Solutions link this page will allow you to order a Manufactured Home Certification. IBTS is a third party agent for HUDs Manufactured Housing Program. All manufactures homes build after June 15, 1976 are required to have one or more labels attached to them a HUD label and a Data Plate/Compliance Certificate.

[CLICK HERE TO A ORDER MANUFACTURED HOME CERTIFICATION](#)

## Label Verification

IBTS provides a verification letter by email to verify the following information on manufactured homes.

We do not provide verification services for *modular* homes or homes built before June 15, 1976. For more information see our [FAQ section](#).

**Please note that this certificate does NOT contain wind zone, roof load or thermal information.**

The Label Verification is a letter that provides:

- Label number(s)
- Serial number (VIN #)
- Date of manufacture
- Name of the manufacturer and plant location
- Location of first destination (dealer/retail center)

## Data Plate / Performance Certificate

IBTS may be able to provide a copy of the data plate/compliance certificate if your home has certification numbers.

Please note that in the absence of an original data plate, IBTS will send you a Compliance Certificate which can be substituted in place of the data plate.

**This certificate does NOT show/confirm the label numbers. Label numbers are verified in the Label Verification process only**

The Data Plate/Performance Certificate provides the following:

- Serial Number
- Date of manufacture
- Name of the manufacturer and plant location
- Wind zone, roof load zone and thermal zone