

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 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