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LOAN OFFICER
NMLS #156016

A photograph of a single-story manufactured home with white horizontal siding, dark blue shutters, and a stone foundation. The home has a front porch with a wooden deck and stairs leading down to a green lawn. The sky is blue with some clouds.

MANUFACTURED HOMES

Manufactured homes are constructed in a manufacturing facility according to HUD guidelines.

They are titled like a vehicle until placed on permanent foundation, at which point the title is surrendered to the State and the unit is converted to Real Estate.

A manufactured home has a steel beam going through the center of the unit where wheels, axles & hitch were attached (the hitch, wheels, and axles must be removed for mortgage financing).

CAN BE FINANCED UNDER THE FOLLOWING CONDITIONS:

- Constructed after 1978
- Taxed as real estate by Auditor (MH as real estate)
- Interior HUD label – confirms year, make, model, manufacturer and serial number of unit.
- Exterior HUD labels – provide HUD serial numbers
- Structural Certification – licensed structural engineer to confirm unit attached to permanent foundation according to code
- Must not have been previously installed or occupied at any other site or location, except from the manufacturer or dealer's lot as a new unit