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| --- | --- |
|  | **REFERENCE GUIDE**  **Manufactured Home Checklist** |

***You must first submit to Management for approval to move forward with a Manufactured Home***

**Affidavit of Affixture \*\*We Cannot Take a Previous Transaction Affixture\*\***

* State form DOR82528 (review for correct property form) \*Should say “surrendered”
* Match to appraisal, engineer’s report, and/or IBTS reports:
  + property address, serial number, and HUD Tags
  + length and width, year built and make/model and manufacturer
* If not in the file, refer to pre-liminary title report for different recordings and request from title
* If subject property is a recurring client refinance, locate previous file and look at Shipped Documents for the Affidavit that was shipped

**\*TEXAS does not require Affidavit of Affixture; they require Manufactured Home Certificate\***

Link to site: <https://mhweb.tdhca.state.tx.us/mhweb/main.jsp>

**Engineer Certification**

**If an existing engineer cert is provided, confirmation that there have been any structural changes since original Engineer Cert. How**?

* Have the original engineer confirm no changes. If the engineer is not available to provide an updated Engineer cert or a new Engineer cert will be required
* If refinance, and VIP closed the previous loan – The Underwriter will review and compare the old and new appraisal for changes and will confirm if new Engineer cert is required

**Required for all manufactured homes** (Exception: VA IRRRL’s and FHA Streamlines)

**IBTS report**

Identifies if a home was built up to HUD Manufactured construction and safety standards

* Ordered from: <https://lvr2.ibts.org/#/LandingPage>
* If exterior HUD Tags are not visible or removed per appraisal, Label Verification Letter
* If interior Data Plate is not visible or removed per appraisal, Date Plate/ Performance Cert

**No expiration date for IBTS Report**

**Appraisal**

* Page 1, HUD Date/Plate information matches supporting documentation
  + - Serial Number, HUD Labels
    - Manufacturer’s Name, Model, and Date of Manufacture
* Visible pictures of Exterior HUD Labels and Interior Data Plate
  + - If not, order IBTS reports as described above
* Private Road Maintenance agreement if applicable

**Endorsements**

* Title endorsements on the pre-liminary title report: 7, 7.1 or 7.2

**Manufactured Home Fees and Invoices-needed even if paid POC by seller**

**Engineer Certification**

* Check the date of Engineer Cert to confirm if new or existing
* New Engineer cert - Obtain invoice and disclose fee accordingly
* Existing Engineer cert - No invoice, therefore no fee to disclose
* Confirmation on who is to pay for it if invoice or who paid for it if POC
* Fee is entered on Itemization/Lines #810 and below, marked APR (under appraisal/credit/final inspection)

**IBTS Report**

* Check the date of the IBTS doc to confirm if new or existing-
* New – Obtain invoice and disclose fee accordingly
* Existing – No invoice, therefore no fee to disclose
* Confirmation on who is to pay for it if invoice or who paid for it if POC
* Fee is entered on Itemization/Lines #810 and below, marked APR (under appraisal/credit/final inspection)

**If applicable (confirmation of who is to pay for it if invoice or who paid for it if POC)**

* Septic
* Original Termite Report (if dirty, requires Supplemental)
* Water well testing

**Other Required Documentation per Appraisal**

**Septic Certification**

* Copy of clear septic certification

**Termite Report**

* Copy of clear original report. If not clear, supplemental report (dated within 90 days)
* Ensure property address is included on report
* Copy of signature page in to be signed folder

**Water Well Testing**

* Copy of Results

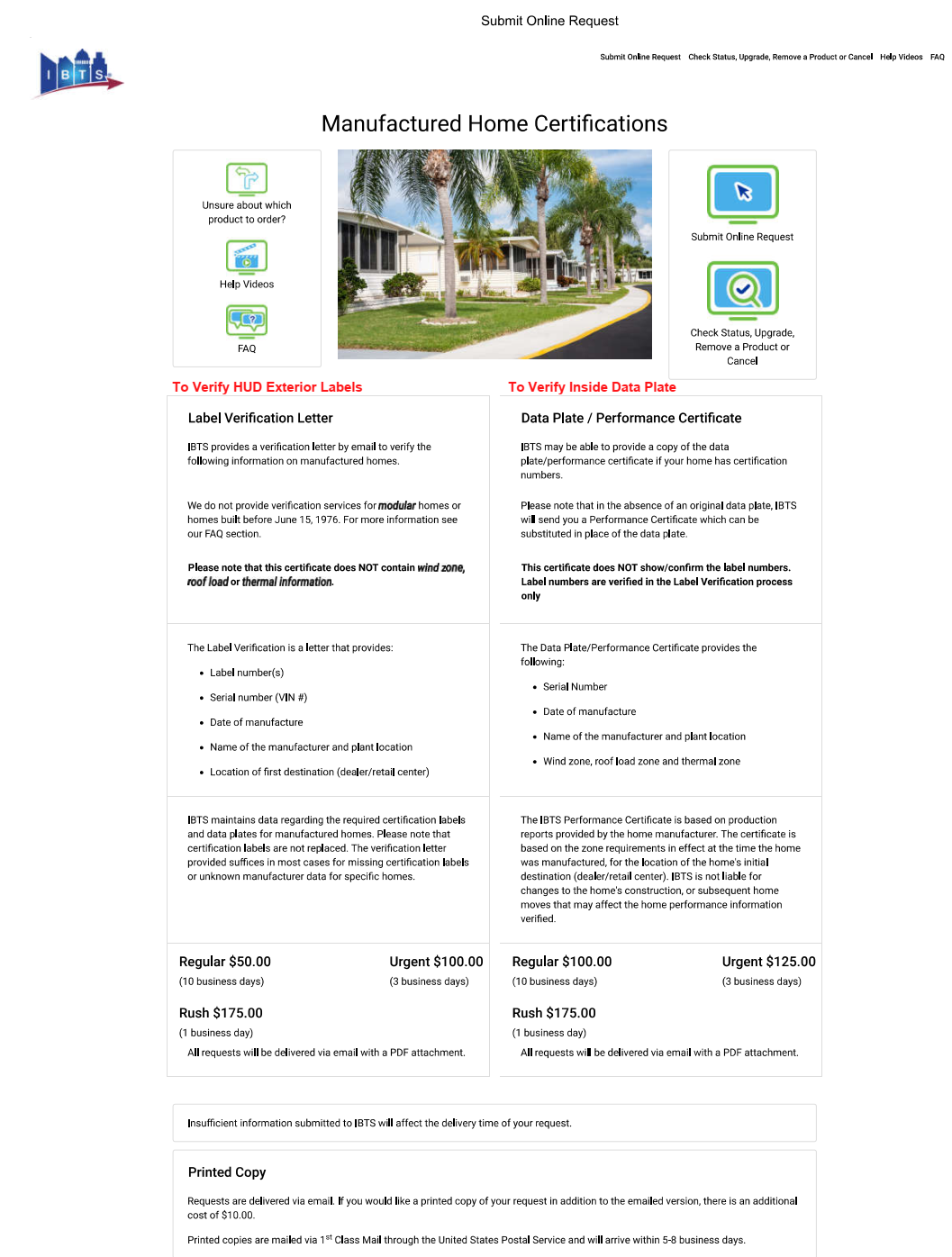
**Encompass**

* Property type is Manufactured Housing and Unit Type is Manufactured Multi-wide (Processing Summary Screen)
* If property has an HOA select Unit Type as PUD (Processing Summary Screen)
* Construction Method Type is Manufactured; Manufactured Home is Selected (URLA Part 4)

**\*See below for IBTS Report descriptions\***

**IBTS**

To Be ORDERED: <https://lvr2.ibts.org/#/LandingPage>



**Reach out to your training team at** [**training@vipmtginc.com**](mailto:training@vipmtginc.com)

**if you have any further questions**