MORTGAGE

with Marta

HOME + LAND *Financing*

REALTOR QUICK REFERENCE GUIDE

A quick checklist to help you and your buyers move forward with *confidence!*

BEFORE YOU WRITE THE OFFER

- ☑ Built on or after June 15, 1976 (HUD Construction & Safety Standards)
- ☑ HUD tags and data plate are present, legible, and match the title/MSO
- ☑ Permanently affixed to the land with an engineer-certified foundation
- ☑ Continuous, permanent skirting is installed
- ☑ Home has not been moved from its original installation site
- ☑ Borrower owns or is purchasing the land – home and land are financed together
- ☑ If the property is on a shared/community well or septic: a recorded well agreement and current water test should be in hand before underwriting
- ☑ Home and land are taxed and zoned as real estate

PROGRAM COMPARISON

Where the Rules Differ

REQUIREMENT	CONVENTIONAL	FHA	VA	USDA
MIN. SIZE	12' wide, 400 sf (Freddie: 600 sf)	400 sf minimum	400 sf single-wide / 700 sf double-wide	400 sf minimum, no width minimum
SINGLE-WIDE OK?	Primary residence only	Yes	Yes	Yes
AGE / MANUFACTURE DATE	No hard cap; must be built on/after 6/15/1976	No hard cap; must be built on/after 6/15/1976	No hard cap; built on/after 6/15/1976; lender overlays vary	New-unit loans: manufacture date within 20 yrs of closing
SHARED / COMMUNITY WELL	Confirm with underwriting – no standard published limit	Max 4 homes; recorded agreement + certified flow test	Lender-specific – verify before contract	Max 4 homes; recorded agreement + flow & water quality test (150-day validity)
LAND REQUIREMENT	Fee simple, or leasehold in a Fannie-approved condo/PUD (PERS)	Fee simple, or HUD-eligible leasehold; home + land = real property	Fee simple generally required	Fee simple; home + site financed together, taxed/zoned as real estate

REALTOR RED FLAGS

- Missing HUD tags or data plate
- Unpermitted additions
- Home has been relocated
- Title issues
- Private road with no easement
- Shared well without agreements

★ This is a general reference, not underwriting approval. Investor overlays change and vary by lender/program—**confirm specifics with your First Coast Mortgage Funding loan officer** before writing an offer on a manufactured or mobile home.