

## FHA Guidelines

### Purchase LTV / CLTV Limitations

Units	Maximum Base LTV	Total LTV including UFMIP	Maximum CLTV	Minimum FICO
1-4 Units	96.5%	98.25%	96.5%	600

### Identity of Interest Transaction (Non-Arm's Length)

Units	Maximum Base LTV	Total LTV including UFMIP	Maximum CLTV	Minimum FICO
1-4 Units	85%	86.75%	85%	600

### Rate/Term Refinance LTV/CLTV Limitations

Units	Maximum Base LTV	Total LTV including UFMIP	Maximum CLTV	Minimum FICO
1-4 Units	97.75%	99.5%	97.75%	600

### Cash-Out Refinance LTV/CLTV Limitations

1-4 Units	80%	81.75%	80%	600
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### Minimum / Maximum Loan Amount (Continental US only)

- Notes:
- Minimum loan amount is \$100k. Exceptions for loan amounts < \$100k may be allowed. Contact your AE for exception requests.
  - Maximum Base Loan Amount cannot exceed the FHA Statutory Mortgage Limits for each county.
  - Find FHA Loan Limits at: <https://entp.hud.gov/idapp/html/hicostlook.cfm>

### Upfront and Monthly MIP Term > 15 Years

Base Loan Amount	LTV	UFMIP	Monthly	Duration
≤ \$726,200	> 95.00%	1.75%	0.55%	Term of Loan
≤ \$726,200	90.01 – 95.00%	1.75%	0.50%	Term of Loan
≤ \$726,200	≤ 90.00%	1.75%	0.50%	11 years
> \$726,200	> 95.00%	1.75%	0.75%	Term of Loan
> \$726,200	90.01 – 95.00%	1.75%	0.70%	Term of Loan
> \$726,200	≤ 90.00%	1.75%	0.70%	11 years

### Upfront and Monthly MIP Term ≤ 15 Years

Base Loan Amount	LTV	UFMIP	Monthly	Duration
≤ \$726,200	> 90.00%	1.75%	0.40%	Term of Loan
≤ \$726,200	≤ 90.00%	1.75%	0.15%	11 years
> \$726,200	> 90.00%	1.75%	0.65%	Term of Loan
> \$726,200	78.01 - 90.00%	1.75%	0.40%	11 years
> \$726,200	≤ 78.00%	1.75%	0.15%	11 years

- UFMIP must be 100% financed into the mortgage or paid entirely by cash. Partial financing is not allowed.
- Monthly Mortgage Insurance is required on all loans regardless of LTV or Loan Term.

## Eligibility

\*For Origination through closing, follow all HUD Guidelines\*

<b>Agency Guideline Link</b>	<a href="#">SFH Handbook 4000.1   HUD.gov / U.S. Department of Housing and Urban Development (HUD)</a>																							
<b>Co-Borrowers</b>	<p>Co-Borrower</p> <ul style="list-style-type: none"> <li>Must take title to the property.</li> <li>Must sign all documents including the Loan Application, Note and the Mortgage/Deed of Trust</li> <li>Can not be the seller, builder, real estate agent, etc. unless the seller is a parent. (See Identity of Interest Section below)</li> <li>Income, assets and debts from all borrowers (including co-borrowers) are used in qualifying.</li> <li>Must be US Citizen or have a principal residence in the U.S.</li> <li>Does not have to occupy the subject property.</li> <li>For non-occupying borrower transactions, the maximum LTV is 75%. The LTV can be increased to a maximum of 96.5% if the borrowers are family members, provided the transaction does not involve:                             <ul style="list-style-type: none"> <li>A family member selling to a family member who will be a non-occupying co-borrower; or</li> <li>A transaction on a 2–4-unit property.</li> </ul> </li> <li>If the co-borrower is unrelated, the maximum LTV is 75%</li> <li>If the seller is related to the co-borrower and not occupying, the maximum LTV is 75%</li> </ul> <p>Co-Signer</p> <ul style="list-style-type: none"> <li>Co-signer must sign the loan application and the Note.</li> <li>Co-signer does not take title on the property.</li> <li>Co-signer does not sign the Mortgage/Deed of Trust or the Sales Contract</li> <li>Income, assets and debts from the co-signer are used in qualifying.</li> <li>Co-signer must be US Citizen or have a principal residence in the U.S.</li> <li>The co-signer cannot be the seller, builder, real estate agent etc. unless the seller is a parent (See Identity of Interest Section below)</li> <li>Co-signer does not have to occupy the subject property.</li> <li>For non-occupying borrower transactions, the maximum LTV is 75%. The LTV can be increased to a maximum of 96.5% if the borrowers are family members, provided the transaction does not involve:                             <ul style="list-style-type: none"> <li>A family member selling to a family member who will be a non-occupying co-borrower; or</li> <li>A transaction on a 2–4-unit property.</li> </ul> </li> <li>If the co-borrower is unrelated, the maximum LTV is 75%</li> <li>If the seller is related to the co-borrower and not occupying, the maximum LTV is 75%</li> </ul> <p>Refer to <a href="#">Single Family Housing Policy Handbook 4000.1</a> for additional details</p>																							
<b>Credit</b>	<p><b>Minimum 580 FICO score with valid AUS Approval (Total Score Card through <u>DU</u> only). All borrowers must have a minimum of 2 FICO scores. Use lower of 2 scores or middle of 3 scores.</b></p> <p><b>Manual Underwrites</b></p> <ul style="list-style-type: none"> <li>Minimum 620 FICO Score. Must meet FHA Manual Underwriting Guidelines.</li> </ul> <p><b>AUS Approved loans</b></p> <ul style="list-style-type: none"> <li>Credit evaluated by AUS, subject to clear CAIVRS, LDP and GSA search results.</li> <li>See section below for Disputed Accounts and Collection Accounts</li> </ul>																							
<b>Eligible Loan Types</b>	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr style="background-color: #92d050;"> <th style="width: 33%;">Eligible Section of the Act</th> <th style="width: 33%;">ADP Code</th> <th style="width: 33%;">Brief Description</th> </tr> </thead> <tbody> <tr> <td>203(b)</td> <td>703</td> <td>Fixed Rate Loan</td> </tr> <tr> <td>203(b)</td> <td>729</td> <td>ARM Loan</td> </tr> <tr> <td>203(b)</td> <td>734</td> <td>Fixed Rate Condominium</td> </tr> <tr> <td>203(b)</td> <td>731</td> <td>ARM Condominium</td> </tr> <tr> <td>203(b)</td> <td>796</td> <td>SFR Buydown</td> </tr> <tr> <td>203(b)</td> <td>731</td> <td>Condo Buydown</td> </tr> </tbody> </table>			Eligible Section of the Act	ADP Code	Brief Description	203(b)	703	Fixed Rate Loan	203(b)	729	ARM Loan	203(b)	734	Fixed Rate Condominium	203(b)	731	ARM Condominium	203(b)	796	SFR Buydown	203(b)	731	Condo Buydown
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<b>Escrow Repair</b>	Eligible on HUD REO with escrow repair only																							
<b>Family Member Definition</b>	<p>Family member is defined as follows, regardless of actual or perceived sexual orientation, gender identity, or legal marital status:</p> <ul style="list-style-type: none"> <li>child, parent, or grandparent                             <ul style="list-style-type: none"> <li>a child is defined as a son, stepson, daughter, or stepdaughter.</li> <li>a parent or grandparent includes as step-parent/grandparent or foster parent/grandparent.</li> </ul> </li> <li>spouse or domestic partner.</li> <li>legally adopted son or daughter, including a child who is placed with the Borrower by an authorized agency for legal adoption.</li> <li>foster child</li> </ul>																							

	<ul style="list-style-type: none"> <li>• brother, stepbrother.</li> <li>• sister, stepsister</li> <li>• uncle</li> <li>• Aunt</li> <li>• son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law of the Borrower</li> </ul> <p>Note: Co-Borrower(s) / Co-Signer(s) with a long-standing relationship with the borrower do not meet the definition for family member and therefore maximum LTV is 75%.</p>						
<b>Higher Priced Mortgage Loans (HPML)</b>	<p>High Priced Mortgage Loans</p> <ul style="list-style-type: none"> <li>• Escrow account must be established and maintained for at least five (5) years.</li> <li>• Master Insurance Policy Exemption: <ul style="list-style-type: none"> <li>○ Insurance premiums are exempt for units in a condominium or PUD when the unit's property is covered by a master insurance policy.</li> </ul> </li> <li>• Income must be likely to continue for a period of 7 years (in lieu of 3 years). This includes income from all sources including but not limited to disability, social security, child support, etc.</li> </ul>						
<b>Identity of Interest</b>	<p>An Identity-of-Interest transaction is a sale between parties with an existing business relationship or between family members including tenant/landlord relationships. Business relationships refer to an association between individuals or companies entered into for commercial purposes.</p> <ul style="list-style-type: none"> <li>• Identity-of-interest transactions on principal residences are restricted to a maximum LTV of 85%, including transactions where a tenant-landlord relationship exists at the time of contract execution.</li> <li>• Financing <u>above</u> 85 percent LTV is permissible if a borrower purchases as their principal residence: <ul style="list-style-type: none"> <li>○ The principal residence of another family member; or</li> <li>○ A property owned by another family member in which the borrower has been a tenant for at least six months immediately predating the sales contract. A lease or other written evidence to verify tenancy and occupancy is required.</li> <li>○ An employee of a builder, who is not a family member, purchases one of the builder's new houses or models as a principal residence.</li> <li>○ A corporation transfers an employee to another location, purchases that employee's home, and then sells the home to another employee.</li> <li>○ A current tenant purchases the property where the tenant has rented the property for at least six months immediately predating the sales contract. A lease or other written evidence to verify tenancy and occupancy is required.</li> </ul> </li> </ul> <p>For identity of interest transactions, refer to <a href="#">Family Member Definition</a>.</p>						
<b>Ineligible Programs</b>	<ul style="list-style-type: none"> <li>• 203K</li> <li>• Hawaiian Homelands (section 247)</li> <li>• Indian Home Loan Guarantee (section 184)</li> <li>• POA <ul style="list-style-type: none"> <li>○ General POA</li> <li>○ Cash Out Refinance</li> </ul> </li> </ul>						
<b>Limitations on other FHA Insured Mortgages</b>	<p>Borrower cannot own more than one FHA loan with <u>maximum</u> financing unless the requirements below are met:</p> <table border="1" data-bbox="350 1444 1511 1919"> <thead> <tr> <th data-bbox="350 1444 553 1499">Policy Exception</th> <th data-bbox="553 1444 1511 1499">Eligibility Requirements</th> </tr> </thead> <tbody> <tr> <td data-bbox="350 1499 553 1801"><b>Relocation</b></td> <td data-bbox="553 1499 1511 1801"> <p>A borrower may be eligible to obtain another FHA-insured mortgage without being required to sell an existing property covered by an FHA-insured mortgage if the borrower is</p> <ul style="list-style-type: none"> <li>• Relocating or has relocated for an employment related reason; <b>and</b></li> <li>• Establishing or has established a new Principal Residence in an area more than 100 miles from the Borrower's current Principal Residence.</li> </ul> <p>If the Borrower moves back to the original area, the Borrower is not required to live in the original house and may obtain a new FHA-insured Mortgage on a new Principal Residence, provided the relocation meets the two requirements above.</p> </td> </tr> <tr> <td data-bbox="350 1801 553 1919"><b>Increase in Family Size</b></td> <td data-bbox="553 1801 1511 1919"> <p>A Borrower may be eligible for another house with an FHA-insured Mortgage if the borrower provides satisfactory evidence that:</p> <ul style="list-style-type: none"> <li>• The Borrower has had an increase in legal dependents and the property now fails to meet family needs; <b>and</b></li> </ul> </td> </tr> </tbody> </table>	Policy Exception	Eligibility Requirements	<b>Relocation</b>	<p>A borrower may be eligible to obtain another FHA-insured mortgage without being required to sell an existing property covered by an FHA-insured mortgage if the borrower is</p> <ul style="list-style-type: none"> <li>• Relocating or has relocated for an employment related reason; <b>and</b></li> <li>• Establishing or has established a new Principal Residence in an area more than 100 miles from the Borrower's current Principal Residence.</li> </ul> <p>If the Borrower moves back to the original area, the Borrower is not required to live in the original house and may obtain a new FHA-insured Mortgage on a new Principal Residence, provided the relocation meets the two requirements above.</p>	<b>Increase in Family Size</b>	<p>A Borrower may be eligible for another house with an FHA-insured Mortgage if the borrower provides satisfactory evidence that:</p> <ul style="list-style-type: none"> <li>• The Borrower has had an increase in legal dependents and the property now fails to meet family needs; <b>and</b></li> </ul>
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	<ul style="list-style-type: none"> <li>The Loan-To Value (LTV) ratio on the current principal residence is equal to or less than 75% or is paid down to that amount, based on the outstanding mortgage balance and current residential appraisal.</li> </ul>						
<b>Vacating a Jointly Owned Property</b>	A borrower may be eligible for another FHA-insured Mortgage if the Borrower is vacating (with no intent to return) the principal residence which will remain occupied by an existing Co-Borrower.						
<b>Non-occupying Co-Borrower</b>	A Non-occupying Co-borrower on an existing FHA-insured Mortgage may qualify for an FHA-insured Mortgage on a new property to be their own principal residence.						
<b>Non-Purchasing Spouse in a Community Property State</b>	<p>Community Property States: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin.</p> <p><b>Note:</b> Alaska is not considered a community property state however; the preliminary title report should be reviewed thoroughly to verify there are no exceptions that refer to a community property agreement or a community property trust. If there are exceptions, request the underlying documents from title and evaluate for community debt. If there is any community debt, NPS credit report is required.</p> <p>If property is located in community property state, or the borrower resides in a community property state the following requirements apply:</p> <ul style="list-style-type: none"> <li>A credit report for the non-purchasing spouse (NPS) is required to determine joint and individual debts. The NPS's authorization to pull a credit report must be obtained. If the NPS refuses to provide authorization for the credit report, the loan must be rejected. <ul style="list-style-type: none"> <li>Even if the NPS does not have a social security number a credit report is required.</li> <li>The credit report for the NPS should not be a joint report, it must be obtained separately</li> </ul> </li> <li>Obligations must be considered in the qualifying ratios. <ul style="list-style-type: none"> <li>Disputed debts of the NPS need not be counted provided the file contains documentation to support the dispute.</li> <li>Credit History of the NPS should not be the basis for declining the loan.</li> </ul> </li> </ul> <p>For specific requirements on how to handle non purchasing spouse's collections, judgments and/or disputed accounts, refer to the following sections of these guidelines:</p> <ul style="list-style-type: none"> <li>Collection accounts and Judgments</li> <li>Capacity Analysis</li> <li>Disputed accounts</li> <li></li> </ul>						
<b>Occupancy</b>	<p><b>Primary Residence Only</b></p> <p>Borrower Occupancy of a former Investment Property:</p> <ul style="list-style-type: none"> <li>Veterans on active duty are allowed to finance home as primary residence provided mortgagee documents the home is or will be occupied by the veteran's spouse.</li> <li>The table below describes the policy guidance on the maximum mortgage amount available for borrowers who re-occupy their investment property securing the mortgage which is being refinanced.</li> </ul> <table border="1"> <thead> <tr> <th>Occupancy of Former Investment Property</th> <th>Eligible Financing</th> </tr> </thead> <tbody> <tr> <td>12 months or more prior to case number date</td> <td>Maximum financing at the same level as an owner-occupant</td> </tr> <tr> <td>Less than 12 months prior to case number date or if owned less than 12 months and has not occupied the property for the entire period of ownership</td> <td>Rate-and-Term refinancing only with a LTV not to exceed 85% (no streamline allowed)</td> </tr> </tbody> </table>	Occupancy of Former Investment Property	Eligible Financing	12 months or more prior to case number date	Maximum financing at the same level as an owner-occupant	Less than 12 months prior to case number date or if owned less than 12 months and has not occupied the property for the entire period of ownership	Rate-and-Term refinancing only with a LTV not to exceed 85% (no streamline allowed)
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<b>Refinance - Rate &amp; Term</b>	<ul style="list-style-type: none"> <li>If subject property owned less than 12 months prior to case number assignment date, must base LTV on lesser of appraised value or acquisition cost.</li> <li>Properties acquired by the Borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member may utilize the appraised value.</li> <li>97.75% LTV if owner occupied for previous 12 months or owner occupied since acquisition if acquired within the last 12 months, at case number date.</li> <li>85% LTV if the borrower has occupied the property as principal residence for &lt; 12 months prior to case number date; or if owned less than 12 months, has not occupied the property for the entire period of ownership</li> <li>Maximum mortgage cannot exceed statutory limits for the area unless certain criteria are met.</li> <li>Subordinate Liens may be re-subordinated, provided: <ul style="list-style-type: none"> <li>Must meet FHA requirements for subordinate financing</li> <li>Combined amount of new loan plus subordinate lien does not exceed max CLTV allowed.</li> <li>Must use the maximum accessible credit limit of existing subordinate liens to calculate the CLTV.</li> </ul> </li> <li>Payoff of subordinate liens must be considered cash out unless seasoned for 12 months or used for documented improvements to the subject property. <ul style="list-style-type: none"> <li>HELOCs with draws ≤ \$1,000 in last 12 months ok.</li> </ul> </li> </ul>						

	<ul style="list-style-type: none"> <li>• Max cash to borrower may not exceed \$500.00</li> <li>• For borrowers re-occupying investment property see Occupancy section.</li> <li>• Housing payment may increase without restrictions.</li> <li>• Co-borrowers (occupant or non-occupant) and co-signers may be added. <ul style="list-style-type: none"> <li>○ Must increase the strength of the file.</li> <li>○ Follow guidance provided in Co-Borrower section</li> </ul> </li> </ul> <p><b>Properties Held in Trust</b></p> <ul style="list-style-type: none"> <li>• Refinance transactions are not eligible to be held in trust regardless of occupancy.</li> </ul>
<p><b>Refinance - Cash Out</b></p>	<ul style="list-style-type: none"> <li>• The property securing the cash-out refinance must have been owned and occupied by the borrower as their Principal Residence for the 12 months prior to the date of the case number assignment. <ul style="list-style-type: none"> <li>○ Exception: In the case of inheritance, a borrower is not required to occupy the property for a minimum period of time before applying for a cash-out refinance, provided the borrower has not treated the subject property as an investment property at any point since inheritance of the property. If the borrower rents the property following inheritance, the borrower is not eligible for cash-out refinance until the borrower has occupied the property as a principal residence for at least 12 months.</li> </ul> </li> <li>• Properties acquired by the borrower within 12 months of case number assignment by inheritance or through a gift from a Family Member may utilize the appraised value.</li> <li>• Properties owned free and clear are eligible.</li> <li>• Existing liens must be current with 0x30 days late in last 12 months.</li> <li>• 1<sup>st</sup> liens with less than 6 months payment history not eligible.</li> <li>• A borrower who was granted mortgage payment forbearance must have: <ul style="list-style-type: none"> <li>○ Completed the forbearance plan on the subject property; and</li> <li>○ Made a least 12 consecutive mortgage payments within the month due on the mortgage since completing the forbearance plan.</li> </ul> </li> <li>• If the mortgage on the subject property is not reported in the borrower’s credit report or is not in the name of the borrower, the lender must obtain a verification of mortgage, bank statements or other documentation to evidence that all payments have been made by the borrower in the month due for the previous 12 months.</li> <li>• Where a mortgage reflects payments under a modification or forbearance plan within 12 months prior to case number assignment, the lender must obtain: <ul style="list-style-type: none"> <li>○ A copy of the modification or forbearance plan; and</li> <li>○ Evidence of the payment amount and date of payments during the forbearance term.</li> </ul> </li> <li>• Note: A forbearance plan is not required if the forbearance was due to the impacts of COVID-19.</li> <li>• The borrower must have made at least six consecutive monthly payments on the loan being refinanced; and</li> <li>• At least 210 days must have passed from the 1<sup>st</sup> payment due date on the loan being refinanced to the first payment due date of the new loan. For example: <ul style="list-style-type: none"> <li>○ First payment due date of the mortgage being refinanced is November 1<sup>st</sup></li> <li>○ Six consecutive monthly payments since the first payment due date of the loan being refinanced is April 1<sup>st</sup></li> <li>○ 210 days passed from the first mortgage payment due date is May 1<sup>st</sup>. The first payment of the new refinanced loan may be on or after May 1<sup>st</sup></li> <li>○ If the borrower assumed the mortgage that is being refinanced, they must have made six payments since the time of assumption.</li> <li>○ Must provide the original loan pay history supporting seasoning requirements above.</li> </ul> </li> <li>• Non-Occupant Co-borrowers <b><i>may not</i></b> be added to qualify. Any added borrower must be an occupying borrower.</li> </ul> <p><b>NOTE:</b> If there is a subordinate lien on the property, such as a Home Equity Line of Credit (HELOC), the entire lien must be subordinated at the time of refinance. For the calculation of the Combined Loan to Value (CLTV) ratio, the mortgagee must use the maximum accessible credit limit of the existing subordinate lien.</p> <p><b>Overlay:</b></p> <ul style="list-style-type: none"> <li>• <b>Properties listed for sale, listing must have expired or been withdrawn prior to the application date</b></li> <li>• <b>Power of Attorney</b></li> </ul>
<p><b>Temporary Buydowns</b></p>	<p>Permitted</p>
<p><b>Termite Report</b></p>	<p>Termite / Pest inspection and clearance is required if:</p> <ul style="list-style-type: none"> <li>• Appraiser indicates there may be active infestation (i.e., mention of dry rot, exposed warped wood, etc.) OR</li> <li>• Settlement Statement reflects fees for termite report being paid through escrow.</li> <li>•</li> </ul>

<b>Underwriting</b>	<ul style="list-style-type: none"> <li>Loans must be underwritten by a DE Underwriter</li> <li>All loans must be submitted through FHA Total Scorecard</li> </ul>
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## FHA Manufactured Home Guidelines

<b>Agency Guideline Link</b>	<a href="#">SFH Handbook 4000.1   HUD.gov / U.S. Department of Housing and Urban Development (HUD)</a>
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<b>Foundation Cert</b>	A foundation certification by a licensed professional engineer to validate the foundation meets all FHA/HUD codes. This inspection report must be in the file at the time of underwrite.
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<b>Special Fees</b>	Manufactured Home Structural Engineer Certification: \$445 when required Foundation Certification \$445
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<b>Property Requirements</b>	<ul style="list-style-type: none"> <li>Must be a one-unit dwelling comprised of multiple sections (multi-wide Manufactured Home) – No single wide</li> <li>Minimum 600 square feet</li> <li>Maximum of 10 acres –             <ul style="list-style-type: none"> <li>Exceptions for properties with &gt; 10 acres may be requested by contacting the Exception Desk. Decision will be based on the appraisal. Properties cannot contain additional dwelling(s) and may not be income producing.</li> </ul> </li> <li>Property must be attached to a permanent foundation system and permanently connected to the septic or sewage system, in addition to being permanently connected to all necessary utilities (water, electricity, gas, service, etc.)</li> <li>Must not have been installed or occupied previously at any other location or site</li> <li>Property must have been existing in place for at least 12 months prior to application</li> <li>The land where the manufactured home rests must be owned by the borrower in fee simple</li> <li>Must be a one-unit dwelling legally classified as real property</li> <li>The towing hitch, wheels, and axles must be removed</li> <li>Manufactured home must assume the same characteristics of site-built housing</li> <li>Must have sufficient square footage / room dimensions to be acceptable to purchasers in the subject market area</li> <li>Additions or structural changes to the manufactured home requires a structural engineer cert.             <ul style="list-style-type: none"> <li>Typical porches and decks installed at time of siting, as well as adjacent carports and garages are allowed with structural engineer cert.</li> </ul> </li> <li>Must have been built in compliance with Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976 as amended and in force at the time the home is manufactured and additional requirements that appear in HUD regulations at 24 C.F.R. Part 3280 as evidenced by:             <ul style="list-style-type: none"> <li>HUD Data Plate/Compliance Certificate – A paper document located on the interior of the subject property that contains, among other things, the manufacturer’s name and trade/model number. In addition to the data required by Fannie Mae, the data plate includes pertinent information about the unit including a list of factory-installed equipment; and</li> <li>HUD Certificate Label (sometimes referred to as a HUD “seal” or “tag”) – A metal plate located on the exterior of each section of the home</li> </ul> </li> <li>Must be located on publicly maintained road and be hooked up to a public water source</li> </ul> <p><b>Ineligible</b></p> <ul style="list-style-type: none"> <li>Condo manufactured housing</li> <li>Co-op manufactured housing</li> <li>HUD Repo’s</li> <li>Leasehold Property</li> <li>Manufactured Home in parks</li> <li>Manufactured Home that has been moved from original installation (re-sitting)</li> <li>Properties with wells, cisterns, spring fed water systems, or hauled water, etc.</li> </ul>
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