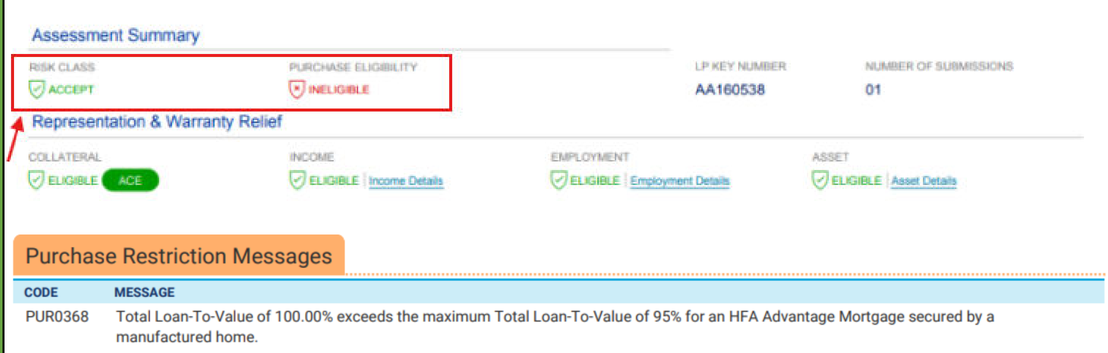
MANUFACTURED HOUSING TERM SHEET
ALLOWABLE ONLY WITH THESE
FIRST MORTGAGE PROGRAMS

FL HOUSING EIN 59-3451366	STANDARD BOND FL FIRST	STANDARD TBA FL FIRST	PLUS TBA	BOND for FL HOMETOWN HEROES	TBA for FL HOMETOWN HEROES
ELIGIBILE LOAN TYPES	• FHA • USDA • VA • FNMA • FHLMC	• FHA • VA • FHLMC	• FHLMC	• FHA • USDA • VA • FNMA • FHLMC	• FHA • USDA • VA • FHLMC
ELIGIBLE WITH THESE FL HOUSING SECOND MORTGAGES	• FL Assist • FL HLP	• FL Assist • FL HLP	• 3%, 4%, or 5% Second Mortgage	• HTH 5% Second Mortgage	• HTH 5% Second Mortgage
PRICING AND RATE	Rate is determined by the first mortgage program. Rates will be posted by 10 AM in the eHousing eHPortal. The system will lock at 8 PM nightly. Lenders will need to refer to the eHousing website for rates.				
TERM	30-year				
LTV	Per Agency guidelines.				
CLTV	Per Agency guidelines.				
FICO	Minimum 640.				
DTI	Maximum 45%.				
MANUAL UW	Not permitted.				
FOR FREDDIE MAC MH ONLY	See below.				

FOR FREDDIE MAC MH ONLY

Freddie Mac Feedback Certificate Instructions—Florida Housing Eligibility Waiver

- Freddie Mac LPA Feedback Certificate must state "**Accept/Ineligible**".
- Subject property maximum LTV/CLTV 95%/105%.
- Must have purchase restriction identified on Certificate "PUR0368 identifying CLTV exceeds 95%.
- HFA Advantage Loans only.



Application Message Code	Application Message Text
PUR0368	Total Loan-To-Value of ~CombinedLTVRatioPercent~ exceeds the maximum Total Loan-To-Value of 95% for an HFA Advantage Mortgage secured by a manufactured home.

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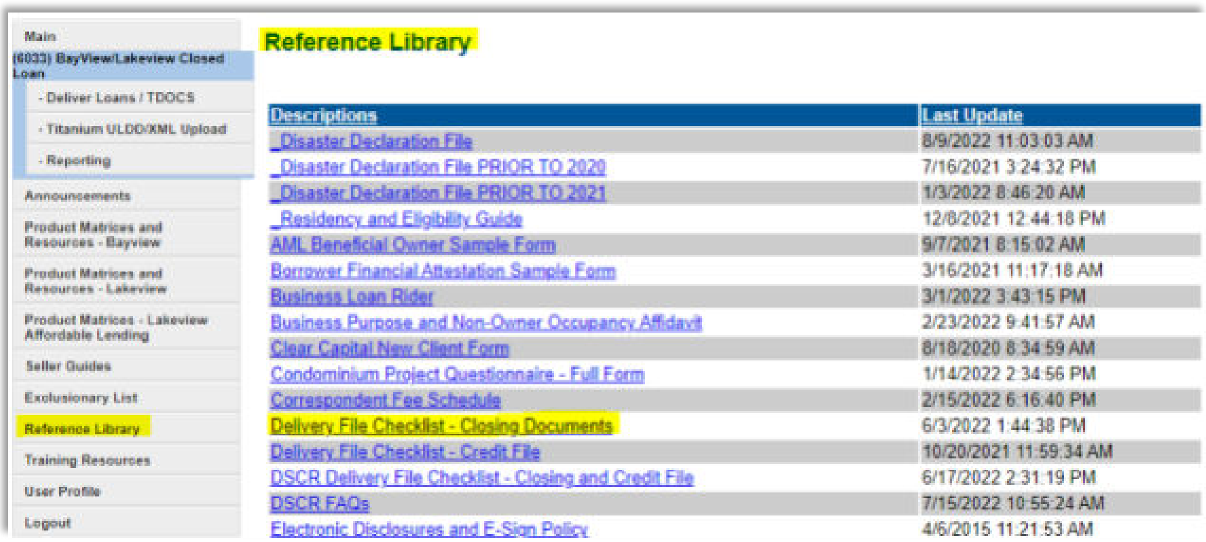
MANUFACTURED HOUSING MINIMUM PROPERTY STANDARDS

- Double-wide or greater only permitted for FHA, VA, and USDA. No exceptions.
- Single-wide and double-wide now permitted with FNMA and FHLMC.
- FNMA, FHLMC, FHA and VA, manufactured must not have been constructed prior to 1994. No exceptions.
- USDA must not have had ANY alterations or additions since construction in the factory.
- Home is anchored to land by attachment to a permanent foundation as an immovable fixture.
- Permanently connected to residential utilities.
- Can be taxed as real property.
- Follow Agency guidelines to septic & well (if applicable).
- Refer to Lakeview's HFA matrices (FL Housing) for any appliable overlays on MH.
- **Relocated Manufactured Homes:** Manufactured Homes that have been relocated or moved from another site to the current property are **not eligible for purchase by Lakeview Loan Servicing**, regardless of Freddie Mac eligibility.

LOAN DELIVERY REQUIREMENTS

Delivery Requirements are located on Lakeview's Correspondent Portal. Once on Lakeview's website, select **"reference Library"** which will direct you to Lakeview's **"Delivery File Checklist—Closing Documents"**.



***Please Note**: It is the responsibility of the Participating Lender to adhere to all title, servicer and FHA, USDA, VA, and Fannie Mae requirements specific to manufactured housing.*

CANCELLING/ RETIRING (SURRENDERING) TITLE

This can be a very time consuming process. Determine at application if there may be a delay with retiring title.

- If title is not cancelled, an Application for Retirement of a Mobile Home Certificate of Title, form HSMV 82109 (available on the FL Department of Motor Vehicles website) must be completed by ALL owners of record and filed with the Clerk of the Court. The form will list all necessary additional documentation required to be filed WITH the Clerk of the Court in the county in which the property is located; **THEN**
- Once the Clerk of the Court returns the recorded documents along WITH a letter confirming the Department of Motor Vehicles has retired title; **THEN**

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CANCELLING/ RETIRING (SURRENDERING) TITLE CONT'D	• Recorded documents from the Clerk of the Court must be submitted to the tax collector's office in which the property is located for final retirement. Title is NOT officially retired until the tax collector's office provides a letter which serves as evidence of surrender of title. Once this letter is received from the local tax collector's office; **THEN** • Copy of cancellation may be provided as a trailing document to Lakeview but late purchase fees may apply if received later than 90 days from purchase date. Please Note: Title surrender validates MH is affixed to the land and considered real property, not personal property. Evidence of title surrender is a requirement of the Agencies for traditional mortgage financing. • The copy of recorded MH Title information is not required prior to funding, but it is required as a Trailing Document to be submitted post-funding. **FLORIDA HIGHWAY SAFETY AND MOTOR VEHICLES VIN LOOKUP**			
MANUFACTURED HOUSING DOCUMENT REQUIREMENTS	Copy of Manufactured Affixation Affidavit as required by the Agencies (FHA, USDA-RD, VA, Fannie Mae). Check Agency guidelines for affidavit requirements. This form is to be prepared and provided by the Participating Lender. This form is no longer available in the eHousing system.			
TITLE DOCMENTS TO BE FORWARDED TO LAKEVEW IF TITLE IS NOT SURRENDED AT TIME OF CLOSING	• ALTA 7.1 (It is recommended that this be obtained at the point of underwriting. • Manufactured Home Rider or Security Instrument with Manufactured Home Information included in property description. • Copy of all applicable title documents forwarded to the FL Department of Motor Vehicles. • Verification from FL Department of Motor Vehicles that title documents necessary for processing cancellation of title have been received.			

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2026 REVISIONS TABLE

EFFECTIVE DATE	UPDATE
5-13-2026	• Updated property eligibility by removing "double-wide or greater" from Eligible Property Types and "mobile home (single wide)" from Ineligible Property Types.
6-09-2026	• Removed 'double-wide or greater' from Manufactured Housing section. • Added Freddie Mac as an available option for Manufactured Housing effective immediately.
8-12-2026	• Added Freddie Mac LPA process to Manufactured Homes section Freddie Mac Feedback Certificate Instructions—Florida Housing Eligibility Waiver •Freddie Mac LPA Feedback Certificate must state "**Accept/Ineligible"**. •Subject property maximum LTV/CLTV 95%/105%. •Must have purchase restriction identified on Certificate "PUR0368 identifying CLTV exceeds 95%. •HFA Advantage Loans only.
9-17-2026	Added Lakeview restriction that Manufactured Homes relocated or moved from another site to the current property are not eligible for purchase, regardless of Freddie Mac eligibility.