

**MANUFACTURED HOUSING  
ALLOWABLE **ONLY** WITH THESE  
FIRST MORTGAGE PROGRAMS**

FL Housing's EIN 59-3451366	FL First for BOND	HFA Preferred	HFA Preferred PLUS for TBA	FL Hometown Heroes for TBA
<b>Eligible Loan Types</b>	<ul style="list-style-type: none"> <li>•FHA</li> <li>•USDA</li> <li>• VA</li> <li>•Fannie Mae</li> </ul>	<ul style="list-style-type: none"> <li>•Fannie Mae</li> </ul>	<ul style="list-style-type: none"> <li>•Fannie Mae</li> </ul>	<ul style="list-style-type: none"> <li>•FHA</li> <li>•USDA</li> <li>• VA</li> <li>•Fannie Mae</li> </ul>
<b>Eligible with these FL Housing Second Mortgages</b>	<ul style="list-style-type: none"> <li>•FL Assist</li> <li>•FL HLP</li> </ul>	<ul style="list-style-type: none"> <li>•FL Assist</li> <li>•FL HLP</li> </ul>	3%, 4% or 5% 2 <sup>nd</sup> Mortgage	FL Hometown Heroes 5% 2 <sup>nd</sup> Mortgage
<b>Pricing and Rate</b>	<ul style="list-style-type: none"> <li>• Rate is determined by the first mortgage program. Rates will be posted by 10 AM in the eHousing eHPortal. The system will be locked at 8 PM nightly. Lenders will need to refer to the eHousing website for rates at <a href="https://www.ehousingplus.com/available-programs/florida/fhfc/">https://www.ehousingplus.com/available-programs/florida/fhfc/</a></li> </ul>			
<b>Term</b>	<ul style="list-style-type: none"> <li>• 30 Year Only</li> </ul>			
<b>LTV</b>	<ul style="list-style-type: none"> <li>• As permitted by the Agency</li> </ul>			
<b>CLTV</b>	<ul style="list-style-type: none"> <li>• Per Agency Guidelines</li> </ul>			
<b>FICO</b>	<ul style="list-style-type: none"> <li>• Minimum 660</li> </ul>			
<b>DTI</b>	<ul style="list-style-type: none"> <li>• Maximum 45%</li> </ul>			
<b>Manual Underwriting</b>	<ul style="list-style-type: none"> <li>• Not permitted</li> </ul>			
<b>Manufactured Housing Type</b>	<ul style="list-style-type: none"> <li>• Double-wide only. No singlewides permitted</li> </ul>			

**Minimum Property Standards**

- Must not have been constructed prior to 1994
- 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
- **USDA units must not be older than 12 months from date of purchase agreement.**

**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**”.

Reference Library	
Descriptions	Last Update
<a href="#">Disaster Declaration File</a>	8/9/2022 11:03:03 AM
<a href="#">Disaster Declaration File PRIOR TO 2020</a>	7/16/2021 3:24:32 PM
<a href="#">Disaster Declaration File PRIOR TO 2021</a>	1/3/2022 8:46:20 AM
<a href="#">Residency and Eligibility Guide</a>	12/8/2021 12:44:18 PM
<a href="#">AML Beneficial Owner Sample Form</a>	9/7/2021 8:15:02 AM
<a href="#">Borrower Financial Attestation Sample Form</a>	3/16/2021 11:17:18 AM
<a href="#">Business Loan Rider</a>	3/1/2022 3:43:15 PM
<a href="#">Business Purpose and Non-Owner Occupancy Affidavit</a>	2/23/2022 9:41:57 AM
<a href="#">Clear Capital New Client Form</a>	8/18/2020 8:34:59 AM
<a href="#">Condominium Project Questionnaire - Full Form</a>	1/14/2022 2:34:56 PM
<a href="#">Correspondent Fee Schedule</a>	2/15/2022 6:16:40 PM
<a href="#">Delivery File Checklist - Closing Documents</a>	6/3/2022 1:44:38 PM
<a href="#">Delivery File Checklist - Credit File</a>	10/20/2021 11:59:34 AM
<a href="#">DSCR Delivery File Checklist - Closing and Credit File</a>	6/17/2022 2:31:19 PM
<a href="#">DSCR FAQs</a>	7/15/2022 10:55:24 AM
<a href="#">Electronic Disclosures and E-Sign Policy</a>	4/6/2015 11:21:53 AM

**Please Note:** It is the responsibility of the Participating Lender to adhere to all title, servicer and FHA, USDA & 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**

VIN lookup <https://services.flhsmv.gov/mvcheckweb/>

- 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**
- 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**

	<ul style="list-style-type: none"> <li>• Copy of cancellation must be provided to Lakeview in the closed loan file. Loan will not be purchased until evidence of surrender of title is received from the local tax collector's office</li> </ul>
<b>Manufactured Housing Document Requirements</b>	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.
<b>Title Documents to be Forwarded to Lakeview with the Closed Loan File if Title is NOT Cancelled at Application</b>	<ul style="list-style-type: none"> <li>• ALTA 7.1 (It is recommended that this be obtained at the point of underwriting.)</li> <li>• Manufactured Home Rider or Security Instrument with Manufactured Home Information included in property description</li> <li>• Copy of all applicable title documents forwarded to the FL Department of Motor Vehicles</li> <li>• Verification from FL Department of Motor Vehicles that title documents necessary for processing cancellation of title have been received</li> </ul>