



Today's modern manufactured homes (MH) can help ease the affordable housing shortage in your community and provide a growing business opportunity. To originate a mortgage for MH, it must be titled as real property in a process that varies from state to state. This document provides a broad overview of the two most common processes for titling MH as real property.

Review [Titling Requirements for Manufactured Homes](#) for more detailed information and consult legal counsel and title insurance agents to gain a more thorough understanding of the requirements in the states where you lend.

Process One

Many states require a document similar to a deed of conveyance for a manufactured home. This is frequently in the form of a **certificate of title**, although the name of the document varies from state to state. In states where this document is required, it generally must be applied for and then cancelled in order to title a manufactured home as real property for a "land home" mortgage loan transaction.¹

STEP 1

File an application for the certificate of title or statement of ownership

Certificates of title are obtained from a state agency (referred to as "administrative agency"), usually one of the following:

- The department of motor vehicles
- The department of revenue
- The department of housing and community development
- The department of housing and community affairs

The application often includes:

- Name and address of the seller and new owner;
- A Manufacturer's Certificate of Origin (MCO) or Manufacturer's Statement of Origin (MSO), and the manufacturer's name and address;
- Identification number and description of the home;
- Physical address where the home will be installed for occupancy;
- Information on any other liens on the home, including tax liens;
- A statement of whether the owner has elected to treat the home as real property; and
- Applicable filing fees.

STEP 2

Surrender or eliminate the certificate of title

Surrender the certificates of title to the administrative agency. An affidavit of affixture or other similar document is frequently required for this process. When you file this documentation, you may also need to include:

- The vehicle identification number (VIN) of the home;
- A legal description of the real property to which the manufactured home has been affixed;
- A statement that the manufactured home has not previously been assessed and taxed as personal property, or the name and address of the person to whom the last tax statement for the manufactured home was sent and the location of such manufactured home when it was last taxed; and
- The name of the holder of any security interests in the home with the consent of such secured party.

Typically, the administrative agency will issue a receipt for the documents surrendered.

¹ A "land and home" or "land/home" transaction is residential mortgage loan transaction under which the loan will be secured by both a manufactured home and land upon which it is situated. Fannie Mae requires, to the extent provided under state law, in a "land/home" loan the certificate of title to the home be eliminated, and that the home be permanently affixed to the land and taxed and titled as real estate.



Process Two

In some states, a certificate of title is not required if the home is new and it will be permanently affixed to land. In those states, an **affidavit of affixture** will generally need to be filed with a state office.

STEP 1

Submit a filing or application to a state agency

The state agency with which you file documentation will vary by state, but it is typically one of the following:

- The department of motor vehicles
- The department of revenue
- The department of housing and community development
- The department of housing and community affairs

Filings often include:

- An affidavit or similar document (such as a certificate of permanent location) indicating permanent affixation of the home to land upon which it is situated
- The MCO

STEP 2

File with the county recorder

If required, file or record the affidavit or other documentation with the county recorder of the county in which the manufactured home is located.

For detailed information about titling manufactured homes as real property, see [Titling Requirements for Manufactured Homes](#).

