Eight types of photos

you need in your MH Advantage appraisal report



MH Advantage® homes are designed to look like site-built homes, and Fannie Mae requires photographs of several home features to ensure it meets our aesthetic standards. If you submit a loan for a manufactured home, the appraisal report must have separate photos of these 8 items.

Required photos

1. A driveway

leading to the home, or the garage or carport if applicable. The driveway must consist of blacktop, pavers, bricks, concrete, cement, or gravel (gravel must have a minimum depth of four inches).

2. A sidewalk

connecting either the driveway, or a detatched garage or carport, to a door or attached porch of the home. The sidewalk must consist of blacktop, pavers, flagstone, bricks, concrete, or cement.

- Attached garage or carport (if applicable)
 If the home includes an attached garage or carport, a photo must be included.
- 4. The MH Advantage sticker
- 5. The HUD Data Plate
- 6. The HUD Certification Label
- **7. Exterior of the home** (front and rear)
- 8. Interior of the home

For full MH Advantage requirements, see *Selling Guide* Sections:

- Selling Guide B2-3-02, Special Property Eligibility and Underwriting Considerations: Factory-Built Housing
- Selling Guide B4-1.2-03, Requirements for Postponed Improvements
- Selling Guide B4-1.4-01, Factory-Built Housing: Manufactured Housing
- Selling Guide B5-2-03, Manufactured Housing Underwriting Requirements

Example















