

Manufactured Home Buyer's Cheat Sheet

A quick-reference checklist for buying or refinancing a manufactured home in Idaho.

THE HOME

- ☐ Built after June 15, 1976
- ☐ Permanent foundation
- ☐ Tongue and axles removed
- ☐ Home is (or can be) titled as real property
- ☐ Home appears well maintained

DOCUMENTATION

- ☐ HUD Tags present on every section
- ☐ Data Plate is inside the home
- ☐ Foundation Certificate available (if known)
- ☐ Ask if the home has ever been moved

PROPERTY

- ☐ Owned land (not leased)
- ☐ Well & septic (if applicable)
- ☐ City water & sewer (if applicable)
- ☐ No additions built without a permit (deck, patio, awning, carport)

BEFORE YOU LEAVE

Take photos of:

- ☐ Every HUD Tag
- ☐ The Data Plate
- ☐ Front of the home
- ☐ Foundation (if visible)

These photos can save time if questions come up during the loan process.

QUESTIONS TO ASK

- ☐ What year was the home built?
- ☐ Has it ever been moved?
- ☐ Is it permanently attached?
- ☐ Is it titled as real property?
- ☐ Is there a foundation certificate?

WATCH OUT — UNPERMITTED ADDITIONS

A deck, patio, awning, carport, or room addition attached without a building permit is one of the most common reasons a manufactured-home loan gets held up. If you see one, ask whether it was permitted — and call us.

Not sure? Don't guess.

Call 1st Choice Mortgage before you make an offer. We can usually tell you within minutes if the home looks financeable and which loan programs may fit.

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