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Manufactured Home Buyer Checklist – Rutherford County, NC

Manufactured homes can be a great option in Rutherford County, but not all qualify for the same financing. This checklist highlights key items buyers should confirm before making an offer.

Home Qualification Basics

- 1 ■ Home built after June 15, 1976 (HUD compliant)
- 2 ■ HUD data plate located inside the home
- 3 ■ HUD certification tags present or verifiable
- 4 ■ Home is permanently affixed to a foundation
- 5 ■ Home has not been moved from original site

Land & Title Requirements

- 1 ■ Land is owned by the borrower
- 2 ■ Title has been retired to real property
- 3 ■ No outstanding liens or title issues
- 4 ■ Access to the property is legal and documented
- 5 ■ Utilities are permanently connected

Financing & Loan Program Check

- 1 ■ Loan program confirmed to allow manufactured homes
- 2 ■ Doublewide required (for many conventional loans)
- 3 ■ USDA, FHA, or VA eligibility reviewed early
- 4 ■ Lender experienced with manufactured home financing

Inspections & Certifications Commonly Required

- 1 ■ General home inspection
- 2 ■ Foundation inspection
- 3 ■ Tie-down / anchoring verification
- 4 ■ Structural engineering certification
- 5 ■ Septic inspection (if applicable)
- 6 ■ Well water test (if applicable)

Structural Engineering Certificate – Why It Matters

A structural engineering certificate confirms the home is permanently affixed to a foundation and meets HUD Permanent Foundation Guide requirements. Many lenders require this to approve financing.

This checklist is for educational purposes only. Loan programs, property eligibility, and inspection requirements vary by lender and situation.

Visit www.francinemira.com for more manufactured home education and buyer resources.