



Form 1004C/70B Required

Form 1004MC/Form 71 (Market Conditions Addendum) Required

Cost approach must be completed (see FHA Appraisal Report and Data Delivery Guide - MFH). Appraiser to provide UAD/UCDP quality and condition ratings of MFH in comments section of the report.

Certification of Completion or Final Inspection is required for "Subject To" Appraisals. Report must contain:

- a. Manufactured home
- b. Site improvement(s) and land on which the home is situated.
- c. Must be on permanent foundation. Hitch wheels and Axels must be removed and comment made on appraisal report. Chassis must remain (FHA Only).
- d. Subject must be connected to permanent utilities.
- e. Property must be classified and taxed as Real Estate (Land and improvements).
- f. Report to include photo of data plate or comments if the data plate is missing or cannot be located.
- g. Engineer's report confirming foundation compliance to PFGMFH must be provided to the appraiser, and included in the appraisal report. Appraisal to indicate a copy was provided.

**Underwriter cannot sign off on the foundation compliance from the appraiser without confirmation from the appraiser listed on the original report or the completion update.

NOTE: If engineers report is unavailable at time of inspection, lender to provide report to appraiser, who will include in Appraisal Update/Completion Report.

- h. Report must confirm if alterations have been made to the structure. If alterations were made, report must state that the integrity of the structure was not compromised.

Otherwise, the property is

ineligible for delivery. If MFH is existing home set > 12 months, appraiser to inspect for evidence of permanent concrete footings with tie-downs anchored to the footing/pier by either a cable, rebar welded to frame or other similar manner.

- i. At least two MFH comparables must also be MFHs on the appraisal report.
- j. Existing home cannot have been moved from its initial installation location.
- k. Fee Simple property only (no leasehold). NOTE: Additional units on subject property will be deemed personal property (not included in value).
- l. Crawl space must be enclosed by a continuous foundation designed to resist all forces without transmitting forces to the building superstructure. Construction of the enclosure shall be in a material that conforms to PFGMFH, and HUD Minimum Property Standards (MPS), such as concrete, masonry, or treated wood. Crawl space must be properly enclosed, the perimeter enclosure must be:
 - A continuous wall (weather or non-load bearing).
 - Adequately secured to the perimeter of the unit
 - Skirting is made of wood must be properly treated to prevent decay.
 - Separate the crawl space from backfill.
 - Designed to keep vermin and water out, and to allow proper ventilation.

*Remaining economic life must be equal or greater than the loan term.