

MANUFACTURED HOUSING

CESP	CAEP	Topic/Issue
		DEFINITION
X	X	• Definition of “Manufactured Home” – HUD Home- Mobile Home – What is & what isn’t?
X	X	• Texas Department of Housing and Community Affairs (TDHCA) governs MHU in Texas
X	X	• Difference between Real vs. Personal Property
		FORMS
X		• Sale of New MHU
X		• Sale of Used – being moved MHU
X		• Sale of Used – not being moved MHU
X	X	• Election to treat MHU as real property
		UNDERWRITING
		• Status of MHU
X	X	○ Permanently Affixed – Inspection and/or Survey
X	X	○ Titling issues
X	X	• Status of Statement of Ownership and Location (SOL)
X	X	• Certificate of Attachment – previously recorded
X	X	• Title to MHU – previously surrendered (nothing appearing of
X	X	• Ownership of MHU versus ownership of insured property
X		• Personal Property Taxes
		• Status of liens on MHU
X	X	○ UCC's and Financing Statements
X	X	• Available Endorsements
X		• Status of taxes when personal property MHU is being converted to real property