

**Subject** Mortgage Financing for Manufactured Homes

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## Overview

This bill allows manufactured homes that are in manufactured home parks that are member owned—such as by a nonprofit or housing cooperative—to have the manufactured home to be valued as an improvement to real property. When manufactured homes are improvements to real property they are eligible for traditional mortgage financing. Currently when an individual places a manufactured home on their own real estate, they can file a form to have the home be considered an improvement to real property.

## Summary

Section	Description
1	<b>Certificates surrendered for cancellation.</b> Makes conforming changes to change a manufactured home from personal to real property.
2	<b>Affidavit form.</b> Makes conforming changes to Manufactured Home Affidavit of Affixation form.
3	<b>Scaled drawing.</b> Requires a land survey on the park and lot where the manufactured home is located.
4	<b>Manufactured homes; sectional structures.</b> Allows manufactured homes that are in manufactured home parks that are member owned—such as by a nonprofit or housing cooperative—to have the manufactured home valued as an improvement to real property.



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