



Mobile, Manufactured and Modular Homes Training Guide

*** The brokerage does **NOT** support **MOBILE** homes without the transaction being processed by a Title company***
If the buyer or seller will not agree to use a title company, you cannot represent the buyer or seller as TER will not allow the file to be processed.

Q. How do I know if the home is mobile, manufactured, or modular? What is the difference?

A. The term Mobile Home can be all 3! We speak in generalities when we say “Mobile Home”

A.1 A mobile or manufactured home is, mobile. You can move it.

A modular home is built on permanent foundation. **Cannot** be moved. They are built according to federal construction codes from Housing and Urban Development (HUD). Usually built and constructed in the late 1970's to follow code. Some clients may have converted their mobile OR manufactured home to a modular home. Ask for HUD Certificate.

Q. Where do I deposit EM for a Mobile Home File?

A. Earnest Money on a Mobile or Manufactured home, has it's on TRUST ACCOUNT. **Must** be deposited into TER's Mobile home TRUST account. **TER MOBILE HOME TRUST ACCOUNT # 62764869152**

A. Lenders will look at the date the home was built. According to HUD, if the home was built in the late 1970's, it's attached to a permanent foundation and will have a HUD certificate. The Lender will need this certificate. Most all Lenders can lend with a HUD Certificate.

((Agent Task: Provide the HUD Certificate to your lender and Title Company and place a copy in Dotloop for your records))

Q. Who provides lending to a modular home?

A. Our Preferred Lenders and Title companies do! Those that support the TV Show will handle modular Homes (HUD Certified)

Q. Who provides lending to a Modular Home or Home Converted to HUD Standards? Our TV Partners do!

Q. What is the process for Lending on a Mobile/Manufactured Home? (movable) **NO HUD CERT.**

A. April Tracy -
21st Mortgage Corporation, 865-292-2120

Q. What Title company can I use for a Mobile/Manufactured Home? (movable) **NO HUD CERT.**

A – ANY!

A few options are:

A. **Gateway Title** – Kris Vance – Team@gatewaytitleutah.com | 801 694-5440

B. **US Title Utah**- Adella Pearson adellap@ustitleutah.com | Cell 801 360-8015

Listing: Mobile/Manufactured or Modular Home

When you LIST a Mobile/Manufactured or Modular Home:

- 1- Make sure **TYPE** is selected in the MLS and that it matches Mobile/Manufactured or Modular home. Per the state, manufactured has to be identified – pick that as the STYLE ... Make Sure we have certification for the foundation. (HUD CERT) This needs to show that is properly strapped to the foundation. See screen shot below. The client can also send you a picture of the HUD. It can be on the trailer somewhere. Like a license plate.
- 2- Collect Copy of title: **Verify seller has the title and he/she is listed as owner:** Ask to see the title during your initial walk through of the mobile home. The seller may be willing to text message a picture of the title to you to verify information.

Missing or No Title? Contact your local DMV for detailed instructions. Have the mobile home's VIN or serial number before you call

Listing: How to input the listing in the Wasatch Front MLS:

- Select Listing Input form
- Select Residential Listing Input
- Select the Property Type
- Select the Style
- Fill out Estimated Taxes: To gather Taxes, you may need to call the local tax accessor's office. While you call them, Verify the taxes are current.

Check for back taxes: Contact the local tax assessor's office in the county the home is located. Call with the mobile home's serial number or VIN to verify taxes are current. Taxes must be current prior to title transfer. If purchasing the home and the taxes are past due then you may want to deduct this amount from the purchase-price you will give to the seller. This way you can pay the back taxes at the time you transfer title in the near future.

manipulate the assigned Tax Parcel #

Estimated Taxes:

Property Type: ☐ Single Family ☐ Condo ☐ Twin ☐ Townhouse
☒ Mobile (w/o Land) ☐ Recreational [Clear](#)

PUD: ☒ No ☐ Yes [Clear](#)

PID: ☐ No ☐ Yes [Clear](#)

Style:

Year Built:

Effective Year Built:

Water Shares:

Construction Status: ☒ Blt/Standing ☐ Und. Const. ☐ To Be Built [Clear](#)

Example: Finished/Published Listing example below

UtahRealEstate.com - Agent Full Report - Residential

MLS# 1768444

Sold Price: \$59,000
Original List: \$60,000
Price: \$60
Price Per: CDDM: 163
CDOM: 163
CTDDOM: 46

Concessions: \$0
Address: 1279 S 960 E
N/E/W: 1279 S / 960 E
City: Provo, UT 84606
County: Utah
Prop/Sale: SOUTH WILLOW
Tax ID: History
Zoning: MULTI
HOA Contact: Kim
HOA Amenities: Pets Permitted; Playground; Sewer Paid; Snow Removal; Trash Paid; Water Paid

Tour/Open: None
Status: Sold
Entry Date: 09/11/2021
Contract Date: 02/21/2022
Sold Date: 04/06/2022
Sold Terms: Conventional

Restrictions: No
Est. Taxes: \$0
HOA: Yes, \$665/Month
HOA Phone: 801-266-1584

Pre-Market: Yes
School Dist: Provo
Sr High: Provo

Elem: Provo
Other Sch: Jr High: Dixon

Type: Mobile (w/o Land)
Style: Mobile
Year Built: 1980
Acres: 0.03
Deck: 1 Pat: 1 0
Garage: 0
Carport: 0
Pkg Sp: 2
Fin Bsm: 0%

Const Status: Blt/Standing
Frontage: 0.0
Side: 0.0
Back: 0.0
Irregular: No

Basement: None/Crawl Space
Garage/Park: Parking: Uncovered
Driveway: Asphalt
Water:
Water Shares: 0.00
Spa: No
Community Pool: No
Master Level: 1st floor
Senior Comm: No
Animals:

Lv	Approx Sq Ft	Bed	Bath	Fam Den	Living	Dining	Kitchen	Laun	Fire
4									
3									
2	980	2	1	1	1	1	1	1	1
1									
B									
Tot	980	2	1	0	1	0	1	0	1

Roof: Asphalt Shingles
Heating: Forced Air
Air Cond: Evap. Cooler
Floor: Carpet, Laminate, Tile, Vinyl
Window Cov: Full
Pool: No
Pool: No
Possession: closing
Exterior: Asphalt Shingles, Vinyl
Has Solar?: No
Landscape: Landscaping: Full
Lot Facts: Cul-de-Sac, Fenced: Full, Road: Paved, Secluded Yard, Terrain: Mountain, Private
Exterior Feat: A/C Fan, Awnings, Deck, Covered
Interior Feat: Range/Oven, Built-In
Amenities: Cable Tv Available, Clubhouse
Inclusions: Ceiling Fan, Microwave, Refrigerator
Terms: Cash, Conventional

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Additional items you *may* need to list **or** for Buyers Due Diligence!

- Copy of Mobile Home Serial number of VIN
- Get Park Rules (like CCRs)
- **If inside a mobile home park** aim to speak with the community manager to
 - 1.) become park approved,
 - 2.) verify the seller is current on all payments,
 - 3.) ask for a copy of the park rules,
 - 4.) ask if lot rent is increasing in the near future, and
 - 5.) see if there are any needed improvements to the mobile home if/when you purchase the home?
-

EARNEST MONEY – Mobile Homes has its own TER Trust account.

DO NOT WIRE INTO THE WRONG TRUST ACCOUNT!

Must use = WaFd MOBILE HOME TRUST ACCOUNT # **62764869152**

Closing Paperwork Needed:

- 1- Settlement Statements, Wire Transfer & Bill of Sale (Collect from Title Company at closing)
- 2- Title - must have *or* must have [Application for Duplicate Utah Title](#)
- 3- Bill of sale – must have – You may create this by hand, use this generic Bill of Sale or Approved Utah Bill of Sale found at this link.
https://www.mobilehomeinvesting.net/wp-content/uploads/2018/03/tc843_Utah_Bill_of_Sale-1.pdf
- 4- The last 2 years Tax receipts are needed. One title per mobile home; a single-wide and double-wide will have 1 title.

Buyer signature only: Print and fill-out the [Utah Mobile Home Title Application](#) form. This form will be needed later.

Pro Tip: If purchasing the mobile home perform one last walk through before closing and handing over any money with the title company. The seller wants your money just as bad as the Buyer's want the property. If there are any surprise repairs needed or trash/furniture you may have to remove, then adjust the price accordingly and get in writing. Load to Dotloop for records.

After closing – Transferring ownership

- Bring signed forms from the Title Company to your local DMV in the county the home is located to pay fees, sales tax, and transfer ownership. Only buyer(s) must be present at DMV to transfer title, however ideally buyer and seller go to DMV with closing paperwork and to transfer title to help expedite any last-minute issues that arise at the DMV. All forms should already be signed. No notary is needed.
- PRO TIP: Look online for the county documents that the DMV may need and have your client ready.
- Your new title should arrive in the mail 2-4 weeks after transferring ownership.
 - If for any reason a lien needs to be placed on the title, this will be done at the DMV while talking with the clerk that is helping you. The clerk will want to know the name of the lienholder and their address. The new title will be sent to the lienholder's address. The lienholders will then transfer the title to you once they are paid in full.
 - **If you are the seller/seller agent:** It can be wise to go with the buyer to the DMV to make sure the ownership is transferred correctly so that taxes and liability is not in your name moving forward. Some buyers wait years to transfer title/ownership.
 - **If you are the buyer/buyer agent:** Aim to transfer ownership through the DMV soon after you purchase the mobile home to avoid a penalty or complications when you eventually do transfer ownership/title.
 - **Taxes moving forward:** A yearly tax bill will be mailed to owner.

How to Enter the Client's File in DOTLOOP:

- Select Create New Loop
- Title the loop (client last name/address)
- Select either
 - [Listing](#) – Mobile/Manufacture/Modular Homes Only
 - [Buying](#) - Mobile/Manufacture/Modular Homes Only

TopEquity Realty Premium

Reporting Loops Tasks People Templates

Cherree Pollack Top Equity Realty

Add a new loop

1 Loop Name 2 Template 3 Photo 4 Finish

Loop Template (Required)
Select

Listing Documents

Buying Documents

Listing - Mobile/Manufactured Home ONLY

Buying - Mobile/Manufactured Home ONLY

New Construction - Listing

New Construction - Buyer

New Const. Listing (BACH USE ONLY)

LAND ONLY - Listing

Once your loop is built:

Add the required documents

Scroll down to see the list of documents you may need. Not all will be required so it's up to you to know!

Use this as a reminder of items you may need to collect on these files. Use it as a guide.

NOT SUBMITTED ☐ LISTING - MOBILE HOME DOCS ONLY ADD DOCUMENT

OPTIONAL FILE TO THIS PLACEHOLDER ☐ Bill of Sale from DMV/Mobile ONLY

OPTIONAL ☐ Copy of Title/Mobile ONLY

OPTIONAL ☐ Mobile Home Park Rules/Mobile ONLY

OPTIONAL ☐ Tax Receipts from Previous 2 Years/Mobile Ho...

NOT SUBMITTED ☐ LISTING - MANUFACTURED HOME DOCS ONLY ADD DOCUMENT

OPTIONAL ☐ Picture of HUDS Tag/Manufactured ONLY

OPTIONAL ☐ Certification of Foundation/Manufactured ON...

OPTIONAL ☐ Affidavit/Manufactured Home ONLY

OPTIONAL ☐ Preliminary Title Report

OPTIONAL ☐ CC&R Docs

OPTIONAL ☐ Home Warranty

The Regulatory Fee / Compliance Fee is still charged.

\$495.00 for any mobile/modular home that is filmed and on the TV Show

\$150.00 for any mobile/modular home that is not featured on the TV Show

TER Disclosures:

TER will only support Mobile Home transactions closed through a Title Company. Failure to do so may result in the forfeiture of proceeds, commission, non-representation in court, and no insurance coverage. Commission protection requires a title company. Use state required REPCs, addendums, and DMV documents listed in Dotloop as a guide. Updates may be emailed, and agents must stay informed. TER is not a Mobile Home expert; refer to MLS, State Departments, Lenders, and Title companies for current guidelines. Discounted commissions require CEO or COO approval before contract writing. TER is not liable for un-updated changes; this document is a basic guide for reference. Updates may be given outside this document and it's the agent's responsibility to stay up to date.

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