

## Manufactured Housing by Program Comparison

	Fannie Mae	Freddie Mac	FHA	VA
<b>Occupancy</b>	<ul style="list-style-type: none"> <li>1-unit owner-occupied</li> <li>1-unit second home</li> </ul>	<ul style="list-style-type: none"> <li>1-unit owner-occupied</li> <li>1-unit second home</li> </ul>	1-unit owner-occupied <b>only</b>	<b>Purchase and cash-out refi:</b> <ul style="list-style-type: none"> <li>1-unit owner-occupied</li> </ul> <b>IRRRL:</b> <ul style="list-style-type: none"> <li>1-unit owner-occupied</li> <li>1-unit second home</li> </ul>
<b>General Eligibility</b>	<ul style="list-style-type: none"> <li>Multi-wide only</li> <li>Fee simple only</li> <li>Built after June 15, 1976</li> <li>Borrower owns home and land</li> </ul>	<ul style="list-style-type: none"> <li>Multi-wide only</li> <li>Fee simple only</li> <li>Built after June 15, 1976</li> <li>Borrower owns home and land</li> </ul>	<ul style="list-style-type: none"> <li>Multi-wide only</li> <li>Fee simple only</li> <li>Built after June 15, 1976</li> <li>Borrower owns home and land</li> </ul>	<ul style="list-style-type: none"> <li>Multi-wide only</li> <li>Fee simple only</li> <li>Built after June 15, 1976</li> <li>Borrower owns home and land</li> </ul>
<b>Ineligible</b>	<ul style="list-style-type: none"> <li>Single-wide</li> <li>Leasehold estates</li> <li>Investment</li> <li>Home located in condominium project or senior community</li> <li>Home moved from another site</li> <li>Renovation financing</li> <li>Home not classified as real property</li> <li>Transactions involving payoff of land contract</li> <li>Construction to perm if foundation not complete and home not completely installed prior to loan documents</li> </ul>	<ul style="list-style-type: none"> <li>Single-wide</li> <li>Leasehold estates</li> <li>Investment</li> <li>Home located in condominium project or senior community</li> <li>Home moved from another site</li> <li>Renovation financing</li> <li>Home not classified as real property</li> <li>Transactions involving payoff of land contract</li> <li>Construction to perm if foundation not complete and home not completely installed prior to loan documents</li> </ul>	<ul style="list-style-type: none"> <li>Single-wide</li> <li>Leasehold estates</li> <li>Second home or investment</li> <li>Home located in condominium project or senior community</li> <li>Home moved from another site</li> <li>Renovation financing</li> <li>Home not classified as real property</li> <li>Transactions involving payoff of land contract</li> <li>Construction to perm if foundation not complete and home not completely installed prior to loan documents</li> </ul>	<ul style="list-style-type: none"> <li>Single-wide</li> <li>Leasehold estates</li> <li>Second home or investment</li> <li>Home located in condominium project or senior community</li> <li>Home moved from another site</li> <li>Renovation financing</li> <li>Home not classified as real property</li> <li>Transactions involving payoff of land contract</li> <li>Construction to perm if foundation not complete and home not completely installed prior to loan documents</li> </ul>
<b>Eligible Loan Amount</b>	Conforming and high balance	Conforming only	Conforming and high balance	Conforming and high balance
<b>Eligible Loan Type</b>	<ul style="list-style-type: none"> <li>Purchase,</li> <li>Rate/term, and</li> <li>Cash-out (ineligible on 2<sup>nd</sup> home)</li> </ul>	<ul style="list-style-type: none"> <li>Purchase,</li> <li>Rate/term, and</li> <li>Cash-out (ineligible on 2<sup>nd</sup> home)</li> </ul>	<ul style="list-style-type: none"> <li>Purchase,</li> <li>Rate/Term/Cash-out, and</li> <li>Streamline</li> </ul>	<ul style="list-style-type: none"> <li>Purchase,</li> <li>Cash-out, and</li> <li>IRRRL</li> </ul>
<b>Eligible Product</b>	<b>Purchase and Limited Cash-out:</b> <ul style="list-style-type: none"> <li>Fixed rate with 15, 20, 25, or 30 year term</li> </ul> <b>Cash-Out (owner-occupied only):</b> <ul style="list-style-type: none"> <li>Fixed rate with 15 or 20 year term</li> </ul>	<b>Purchase and Limited Cash-out:</b> <ul style="list-style-type: none"> <li>Fixed rate with 15, 20, 25, or 30 year term</li> </ul> <b>Cash-Out (owner-occupied only):</b> <ul style="list-style-type: none"> <li>Fixed rate with 15 or 20 year term</li> </ul>	<ul style="list-style-type: none"> <li>Fixed rate</li> <li>15-30 year terms (including terms in 1 year increments)</li> </ul>	Fixed rate <b>30 year term only</b>
<b>Appraisal</b>	Requires: <ul style="list-style-type: none"> <li>Sales comparison <b>and</b></li> <li>Cost approach</li> </ul>	Requires: <ul style="list-style-type: none"> <li>Sales comparison <b>and</b></li> <li>Cost approach</li> </ul>	<ul style="list-style-type: none"> <li>Sales comparison required on <b>all</b></li> <li>Cost approach also required on new construction</li> </ul>	<ul style="list-style-type: none"> <li>Sales comparison required.</li> <li>Cost approach may be used in rural areas to support sales comparison</li> </ul>
<b>Comparable Sales</b>	Minimum 2 of similar manufactured or ineligible	Minimum 2 of similar manufactured or ineligible	Minimum 2 of similar manufactured or ineligible	No minimum required. Appraisal must state non available and may use conventional home sales with proper adjustments

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<b>HUD Data Plate Information aka Compliance Certificate</b> (located <b>inside</b> property)	Required or loan <b>ineligible</b>	Required or loan <b>ineligible</b>	Required unless unavailable; appraiser must indicate as such on the appraisal and no further action required	Required unless unavailable; appraiser must indicate as such on the appraisal and no further action required
<b>HUD Certification Label Information aka HUD label/tag/seal</b> (affixed to <b>outside</b> of home)	Required or loan ineligible Information may be obtained from other acceptable sources (see guides for acceptable sources)	Required or loan ineligible Information may be obtained from other acceptable sources (see guides for acceptable sources)	Required If not provided on appraisal information must be obtained from the IBTS (see guides)	Required If not provided on appraisal information must be obtained from the IBTS (see guides)
<b>Limited POA at Closing</b>	Required	Required	Required	Required
<b>Warranty</b>	Not required	Not required	Proposed/Under Construction/New construction: 10 year warranty	<ul style="list-style-type: none"> <li>• New Construction: 1 year required</li> <li>• Existing home: 6 months required</li> </ul>
<b>Property Standards</b>	<ul style="list-style-type: none"> <li>• 1-unit primary residence or second home that is classified as real estate</li> <li>• Home must be a minimum of 20 feet wide</li> <li>• Wheels, axles, and towing hitch has been removed</li> <li>• Home is permanently connected to utilities and sewer/septic in accordance to local/state requirements</li> <li>• Built after June 15, 1976</li> <li>• Must be attached to a permanent foundation. Foundation must:               <ul style="list-style-type: none"> <li>- Meet manufacturer's requirements,</li> <li>- Be appropriate for the soil conditions, and</li> <li>- Meet local and state codes</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• 1-unit primary residence or second home that is classified as real estate</li> <li>• Home must be a minimum of 20 feet wide</li> <li>• Wheels, axles, and towing hitch has been removed</li> <li>• Home is permanently connected to utilities and sewer/septic in accordance to local/state requirements</li> <li>• Built after June 15, 1976</li> <li>• Must be attached to a permanent foundation. Foundation must:               <ul style="list-style-type: none"> <li>- Comply with HUD codes,</li> <li>- Meet manufacturer's requirements, and</li> <li>- Meet all local, state, or federal codes, <b>AND</b></li> <li>- If home installed <b>prior to</b> October 20, 2008 a statement from a licensed inspector/engineer attesting the home's anchoring system was installed in compliance with the manufacturer's or licensed engineer's specs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• 1-unit primary residence home that is classified as real estate</li> <li>• Home must be a minimum of 20 feet wide</li> <li>• Wheels, axles, and towing hitch has been removed</li> <li>• Built after June 15, 1976</li> <li>• Must be attached to a permanent foundation. Foundation must meet the standards of the Permanent Foundations Guide for Manufactured Housing (PFGMH)</li> </ul> <p><b>Proposed/Under Construction</b></p> <ul style="list-style-type: none"> <li>• Foundation must be complete and the home fully installed prior to loan docs being drawn</li> </ul>	<ul style="list-style-type: none"> <li>• 1-unit primary residence home that is classified as real estate</li> <li>• Home must be a minimum of 20 feet wide</li> <li>• Wheels, axles, and towing hitch has been removed</li> <li>• Built after June 15, 1976</li> <li>• Must be attached to a permanent foundation. Foundation must meet the standards of the Permanent Foundations Guide for Manufactured Housing (PFGMH)</li> </ul> <p><b>New Construction</b></p> <ul style="list-style-type: none"> <li>• Foundation must be complete and the home fully installed prior to loan docs being drawn</li> </ul>

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<b>Purchase Transactions Loan Amount</b>	<p>The loan amount may include:</p> <ul style="list-style-type: none"> <li>• The sales price of the home (including bona fide and documented transportation, site preparation, and installation of the home at the site)</li> <li>• The cost of the land (if applicable), and</li> <li>• The financing of borrower paid MI premiums</li> </ul>	<p>The loan amount may include:</p> <ul style="list-style-type: none"> <li>• The sales price of the home (including bona fide and documented transportation, site preparation, installation of the home at the site, and permanent utility connections)</li> <li>• The cost of the land (if applicable), and</li> <li>• The financing of borrower paid MI premiums</li> </ul>	<p>Standard FHA maximum mortgage requirements apply. The maximum mortgage cannot exceed:</p> <ul style="list-style-type: none"> <li>• The FHA mortgage limit for the area where the property is located, or</li> <li>• The maximum LTV for the program type (purchase/refi.)</li> </ul> <p>NOTE: The loan amount may include bona fide and documented site preparation, and cost associated with installation of the home at the site</p>	<p><b>Veteran Currently Owns Lot:</b></p> <ul style="list-style-type: none"> <li>• Maximum loan amount is <b>lesser of:</b> <ul style="list-style-type: none"> <li>- Sum of purchase price plus cost of all other real property improvements, <b>OR</b></li> <li>- Total reasonable value of the unit, lot, and real property improvements, <b>PLUS</b></li> <li>- VA funding fee</li> </ul> </li> </ul> <p><b>Veteran Purchasing Home and Land:</b></p> <ul style="list-style-type: none"> <li>• Maximum loan amount is <b>lesser of:</b> <ul style="list-style-type: none"> <li>- Total purchase price of home and lot <b>plus</b> the cost of all other real property improvements, <b>OR</b></li> <li>- Purchase price of home plus cost of all other real property improvements <b>plus</b> the balance owed by the borrower on a deferred purchase money mortgage or contract for the purchase of the lot, <b>OR</b></li> <li>- The total reasonable value of the unit, lot, and property improvements, <b>PLUS</b></li> <li>- VA funding fee</li> </ul> </li> </ul>
<b>Refinance Loan Amount</b>	Standard Fannie Mae requirements apply	Standard Freddie Mac requirements apply	<p>Standard FHA maximum mortgage requirements apply. The maximum mortgage cannot exceed:</p> <ul style="list-style-type: none"> <li>• The FHA mortgage limit for the area where the property is located, or</li> <li>• The maximum LTV for the program type (purchase/refi.)</li> </ul>	<p>The maximum loan amount is the <b>lesser of:</b></p> <ul style="list-style-type: none"> <li>- The sum of the balance of the loan being refinanced <b>plus</b> the purchase price of the lot not to exceed its reasonable value <b>plus</b> the cost of necessary site prep <b>plus</b> a reasonable discount on the portion of the loan used to refinance the existing loan on the manufactured home plus allowable closing costs, <b>OR</b></li> <li>- The total reasonable value of the unit, lot, and real property improvements, <b>PLUS</b></li> <li>- The VA funding fee</li> </ul>

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	Fannie Mae	Freddie Mac	FHA	VA
<b>Purchase Transactions LTV</b>	<p><b>New Manufactured Home:</b></p> <ul style="list-style-type: none"> <li>• LTV/CLTV based on the <b>lower</b> of:               <ul style="list-style-type: none"> <li>- The sales price of the home, <b>plus</b></li> <li>- The lowest sale price at which the land was sold during that 12 month period if the land was purchased in the 12 months prior to loan application date, <b>OR</b></li> <li>- The current appraised value of the land if land purchased &gt; 12 months prior to loan application date</li> </ul> </li> </ul> <p><b>Existing Manufactured Home</b> (already exists on foundation):</p> <ul style="list-style-type: none"> <li>• LTV/CLTV based on <b>lower</b> of:               <ul style="list-style-type: none"> <li>- The sales price of the home and land, <b>OR</b></li> <li>- The current appraised value of the home and land, <b>OR</b></li> <li>- If home built in the 12 months prior to the loan application, the lowest price at which the home previously sold during that 12 month period <b>plus</b>, the <b>lower</b> of:                   <ul style="list-style-type: none"> <li>- The current appraised value of the land, <b>OR</b></li> <li>- The lowest price the land was sold during that 12 month period (if applicable)</li> </ul> </li> </ul> </li> </ul>	<p><b>New Manufactured Home:</b></p> <ul style="list-style-type: none"> <li>• LTV/CLTV based on the <b>lower</b> of:               <ul style="list-style-type: none"> <li>- The sales price of the home, <b>plus</b></li> <li>- The lowest sale price at which the land was sold during that 12 month period if the land was purchased in the 12 months prior to loan application date, <b>OR</b></li> <li>- The current appraised value of the land if land purchased &gt; 12 months prior to loan application date</li> </ul> </li> </ul> <p><b>Existing Manufactured Home</b> (already exists on foundation):</p> <ul style="list-style-type: none"> <li>• LTV/CLTV based on <b>lower</b> of:               <ul style="list-style-type: none"> <li>- The sales price of the home and land, <b>OR</b></li> <li>- The current appraised value of the home and land, <b>OR</b></li> <li>- If home built in the 12 months prior to the loan application, the lowest price at which the home previously sold during that 12 month period <b>plus</b>, the <b>lower</b> of:                   <ul style="list-style-type: none"> <li>- The current appraised value of the land, <b>OR</b></li> <li>- The lowest price the land was sold during that 12 month period (if applicable)</li> </ul> </li> </ul> </li> </ul>	Standard FHA requirements apply	Standard VA requirements apply

## Manufactured Housing by Program Comparison

	Fannie Mae	Freddie Mac	FHA	VA
<b>Rate/Term Refinance Transactions LTV</b>	<p>The maximum LTV/CLTV is based on the <b>lower of</b>:</p> <ul style="list-style-type: none"> <li>• The current appraised value of the home and land, <b>or</b></li> <li>• If the home was owned by the borrower for &lt; 12 months from the loan application date <b>and</b>:               <ul style="list-style-type: none"> <li>- <b>Separate Liens</b>: If the home and land are secured by <b>separate liens</b>, the lowest price at which the home was previously sold during that 12-month period <b>plus</b> the <b>lower of</b> the current appraised value of the land, <b>OR</b> the lowest sales price at which the land was sold during the previous 12-months (if applicable)</li> <li>- <b>Single Lien</b>: If the home and land are secured by a <b>single lien</b>, the lowest price the home and land were previously sold during that 12-month period</li> </ul> </li> </ul>	<p>The maximum LTV/CLTV is based on the value determined as follows:</p> <ul style="list-style-type: none"> <li>• If the borrower has owned the home and land for <b>≥ 12 months</b> prior to the application date, the value is based on the current appraised value</li> <li>• <b>Separate Liens</b>: If the borrower has owned the home for <b>&lt; 12 months</b> prior to application date, <b>and the home and land are secured by separate liens</b>, the value is the <b>lower of</b>:               <ul style="list-style-type: none"> <li>- The current appraised value of the home and land, <b>OR</b></li> <li>- The lowest price at which the home was previously sold during the 12 month period preceding the application date, <b>and</b></li> <li>- The lower of the current appraised value of the land or the lowest purchase price at which the land was sold during the 12-month period preceding the application date (if there was such a sale)</li> </ul> </li> <li>• <b>Single Lien</b>: If the borrower has owned the home and land for <b>&lt; 12 months</b> prior to the application date <b>and the home and land are secured by a single lien</b>, value is the <b>lower of</b>:               <ul style="list-style-type: none"> <li>- The purchase price which the home and land were previously sold during the 12-month period preceding the application date, <b>OR</b></li> <li>- The current appraised value of the home and land</li> </ul> </li> </ul>	<p>The home must have been permanently erected on site for <b>&gt; 12 months prior to case number assignment</b> to be eligible</p> <p>LTV based on current appraised value of the home and land</p>	<p>Standard VA requirements apply</p>

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<b>Cash-Out Transactions LTV/CLTV</b> (Reminder: Cash-out ineligible on second home)	<ul style="list-style-type: none"> <li>The borrower must have owned both the home and the land for a minimum of 12 months <b>prior to application date</b> to be eligible for cash-out</li> <li>The maximum LTV/CLTV is based on the current appraised value of the home <b>and</b> land</li> </ul>	<ul style="list-style-type: none"> <li>The borrower must have owned both the home and the land for a minimum of 12 months <b>prior to application date</b> to be eligible for cash-out</li> <li>The maximum LTV/CLTV is based on the current appraised value of the home <b>and</b> land</li> </ul>	<ul style="list-style-type: none"> <li>The home must have been permanently erected on site for &gt; 12 months <b>prior to case number assignment</b></li> <li>The borrower must have owned and occupied the property for a minimum of 12 months <b>prior to case number assignment</b></li> <li>The maximum LTV/CLTV is based on the current appraised value of the home and land</li> </ul>	Standard VA requirements apply
<b>Special Flood Hazard Area (SFHA)</b>	Eligible subject to standard Fannie Mae requirements	Eligible subject to standard Freddie Mac requirements	Eligible subject to the following: If any part of the dwelling and/or related structures(s) is located within a flood zone, one of the following is required: <ul style="list-style-type: none"> <li>A FEMA issued LOMA/LOMR removing the property from the flood zone (flood insurance <b>not</b> required), <b>OR</b></li> <li>An elevation certificate prepared by a licensed engineer or surveyor stating the finished grade beneath the home is at or above the 100 year flood elevation. Flood insurance <b>is</b> required.</li> </ul>	Eligible subject to standard VA requirements

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<b>Required Documents</b>	<ul style="list-style-type: none"> <li>• HUD Certification Label (aka HUD label, seal or tag) that is located on the exterior of each section of the manufactured home, <b>OR</b></li> <li>• Letter of Verification (obtained from the Institute for Building Technology and Safety (IBTS) when the HUD label is missing or illegible, <b>and</b></li> <li>• HUD Data Plate (aka Compliance Certificate) that is located in the <b>interior</b> of the manufactured home, <b>and</b></li> <li>• Inspection report if alterations made to home after installation, <b>and</b></li> <li>• If home installed <b><u>on or after</u></b> October 20, 2008:               <ul style="list-style-type: none"> <li>- An Engineers Certification completed by a licensed engineer stating the home was attached to the permanent foundation in accordance with the manufacturer's requirements and the foundation meets all manufacturer and state/local requirements, <b>OR</b></li> <li>- A copy of the Certification of Installation or comparable state specific form</li> </ul> </li> <li style="text-align: center;"><b>OR</b></li> <li>• If home installed <b><u>prior to</u></b> October 20, 2008:               <ul style="list-style-type: none"> <li>- An Engineers Certification completed by a licensed engineer stating the home was attached to the permanent foundation in accordance with the manufacturer's requirements and the foundation meets all manufacturer and state/local requirements</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• HUD Certification Label (aka HUD label, seal or tag) that is located on the exterior of each section of the manufactured home, <b>OR</b></li> <li>• Letter of Verification, (obtained from the Institute for Building Technology and Safety (IBTS) when the HUD label is missing or illegible, <b>and</b></li> <li>• HUD Data Plate (aka Compliance Certificate) that is located in the <b>interior</b> of the manufactured home information, <b>and</b></li> <li>• Inspection report if alterations made to home after installation, <b>and</b></li> <li>• If home installed <b><u>on or after</u></b> October 20, 2008:               <ul style="list-style-type: none"> <li>- An Engineers Certification completed by a licensed engineer stating the home was attached to the permanent foundation in accordance with the manufacturer's requirements and the foundation meets all manufacturer and state/local requirements, <b>OR</b></li> <li>- A copy of the Certification of Installation or comparable state specific form</li> </ul> </li> <li style="text-align: center;"><b>OR</b></li> <li>• If home installed <b><u>prior to</u></b> October 20, 2008:</li> <li>• An Engineers Certification completed by a licensed engineer stating the home was attached to the permanent foundation in accordance with the manufacturer's requirements and the foundation meets all manufacturer and state/local requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Engineer's Certification for Manufactured Housing Foundation (aka PFGMH Certification), <b>and</b></li> <li>• HUD Certification Label (aka HUD label, seal or tag) that is located on the exterior of each section of the manufactured home <b>OR</b></li> <li>• Letter of Verification, (obtained from the Institute for Building Technology and Safety (IBTS) when the HUD label is missing or illegible <b>and</b></li> <li>• HUD Data Plate information (when available)</li> </ul>	<ul style="list-style-type: none"> <li>• HUD Certification Label (aka HUD label, seal or tag) that is located on the exterior of each section of the manufactured home <b>OR</b></li> <li>• Letter of Verification, (obtained from the Institute for Building Technology and Safety (IBTS) when the HUD label is missing or illegible <b>and</b></li> <li>• HUD Data Plate information (when available), <b>and</b></li> <li>• <b>New Construction only:</b> <ul style="list-style-type: none"> <li>- HUD Form <a href="#">92541</a> Builder's Cert. of Plans, Specs and Site (dated 3/2016), and</li> <li>- VA Form <a href="#">26-1839</a> Compliance Inspection Report (dated JUL 2014)</li> </ul> </li> <li>• <b>Existing Construction only:</b> <ul style="list-style-type: none"> <li>- VA Form <a href="#">26-8731a</a>: Water-Plumbing Systems Inspection Report</li> <li>- VA Form <a href="#">26-8731b</a>: Electrical Systems Inspection Report</li> <li>- VA Form <a href="#">26-8731c</a>: Fuel and Heating Systems Inspection Report, and</li> <li>- A certification that the roof was coated after set-up on the site (may be completed by the lender in lieu of 3<sup>rd</sup> party inspector)</li> </ul> </li> </ul>

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<b>Closing Documentation</b>	<ul style="list-style-type: none"> <li>Affidavit of Affixture</li> <li>Alta Endorsement 7, 7.1, or 7.2</li> <li>Certificate of Title</li> <li>Chattel Lien – must confirm no chattel lien on the home</li> <li>Closing Instructions</li> <li>Closing Protection Letter</li> <li>Limited Power of Attorney</li> <li>Security Instrument and Manufactured Home Rider</li> <li>Uniform Commercial Code filing (if required by applicable state law to perfect the security interest)</li> </ul>	<ul style="list-style-type: none"> <li>Affidavit of Affixture</li> <li>Alta Endorsement 7, 7.1, or 7.2</li> <li>Certificate of Title</li> <li>Closing Instructions</li> <li>Closing Protection Letter</li> <li>Limited Power of Attorney</li> <li>Security Instrument and Manufactured Home Rider</li> <li>Uniform Commercial Code filing (if required by applicable state law to perfect the security interest)</li> </ul>	<ul style="list-style-type: none"> <li>Affidavit of Affixture</li> <li>Alta Endorsement 7, 7.1, or 7.2</li> <li>Limited Power of Attorney</li> <li>Security Instrument and Manufactured Home Rider</li> <li>Uniform Commercial Code filing (if required by applicable state law to perfect the security interest)</li> </ul>	<ul style="list-style-type: none"> <li>Affidavit of Affixture</li> <li>Alta Endorsement 7, 7.1, or 7.2</li> <li>Limited Power of Attorney</li> <li>Security Instrument and Manufactured Home Rider</li> <li>Uniform Commercial Code filing (if required by applicable state law to perfect the security interest)</li> </ul>