

Eligible/Ineligible Manufactured Housing At-a-Glance

| Feature | Fannie Mae/Freddie Mac | | FHA | | VA | |
|---|--|-----------------------------------|--|------------|--|--------------------------|
| | Eligible | Ineligible | Eligible | Ineligible | Eligible | Ineligible |
| Single-wide | | X | | X | | X |
| 1-unit Primary Residence | X | | X | | X | |
| 1-Unit Second home | X | | | X | X (IRRRLs only) | X (purchase/cash-out) |
| Investment Property | | X | | X | | X |
| Home Not Classified as Real Property | | X | | X | | X |
| Leasehold Estate | | X | | X | | X |
| Manual Underwrite | | X | X | | X | |
| Reno Loan (i.e. HomeStyle/203k) | | X | | X | | X |
| Construction to Perm (if foundation and home not completely installed prior to loan closing) | | X | | X | | X |
| Payoff of Land Contract | | X | | X | | X |
| Conforming/High Balance /Super Conforming Loan Amounts | Fannie Mae - Both Freddie Mac - Conforming only | Freddie Mac – Super Conforming | X | | X | |
| Home Located in Condo Project or Senior Community | | X | | X | | X |
| Home Moved from Another Site (not delivered directly from manufacturer) | | X | | X | | X |
| Home Located in Special Flood Hazard Area | X | | X (subject to specific criteria – see guides) | | X (subject to specific criteria – see guides) | |