

Get the Facts: Titling Manufactured Housing as Real Property

To be eligible for Freddie Mac financing, the home must be legally classified as real property. Requirements for converting a manufactured home's title from personal property to real property, or classifying a manufactured home as real property, varies from state to state.



Freddie Mac Delivery Requirements

In addition to state requirements, a loan secured by a manufactured home must be documented as meeting the following requirements:

- Must be legally classified and titled as real property
- The lien on the land and the manufactured home need to be properly created, evidenced, and perfected.

The documentation must include the serial number(s) or vehicle identification number(s) (VIN) for each section of the manufactured home.

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Title Conversion Requirements

Generally, a state will classify or recognize a manufactured home as real property using one of the following approaches: Non-Certificate of Title States, Certificate of Title Surrender States and Certificate of Title States.

Non-Certificate of Title States	<p>The manufactured home is classified as real property when it meets the requirements imposed by the state, including but not limited to the permanent attachment of the manufactured home to the land:</p> <ul style="list-style-type: none">• The state does not require the owner to obtain a certificate of title for the manufactured home.
Certificate of Title Surrender States	<p>The manufactured home is classified as real property when it meets the requirements imposed by the State, including but not limited to:</p> <ul style="list-style-type: none">• The manufactured home is permanently affixed to the land.• The certificate of title is surrendered to the appropriate state agency.• The certificate of title is cancelled by the State agency.
Certificate of Title States	<p>The manufactured home is recognized as part of the real property when it meets the requirements imposed by the State, including but not limited to:</p> <ul style="list-style-type: none">• The manufactured home is permanently affixed to the land.• The manufactured home meets all other conditions to be legally recognized as real property when a certificate of title has been issued by the State but not surrendered. <p>The state does not have procedures allowing for the surrender and cancellation of the certificate of title.</p>

Disclaimer: The Freddie Mac Single-Family Seller/Service Guide and individual state policies take precedence over this document.

Additional Guidance

For more information on state requirements, please refer to the reverse side for contact information.

For detailed information regarding Freddie Mac policies, refer to section 5703.7 of the *Freddie Mac Single-Family Seller/Service Guide*.



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Agency Titling Contacts by State

Alabama

Department of Revenue
(334) 242-1170
revenue.alabama.gov

Alaska

Division of Motor Vehicles
1300 W Benson Blvd- Ste 200
Anchorage, AK 99503
(907) 269-5551
doa.alaska.gov/dmv/

Arizona

Motor Vehicle Division
1655 W. Jackson Street
MD 126F
Phoenix, AZ 85007
(602) 255-0072
azdot.gov/motor-vehicle-services

Arkansas

Office of Motor Vehicle Records
1900 W. 7th St
Little Rock, AR 72201
(501) 682-4692
mydmv.arkansas.gov/

California

Manufactured Housing Program
PO Box 2111
Sacramento, CA 95812
(916) 323-9229
hcd.ca.gov/manufactured-mobile-home/

Colorado

Division of Motor Vehicles- Title Section
1881 Pierce St.
Lakewood, CO 80214
(303) 205-5600
colorado.gov/pacific/dmv

Connecticut

Contact Local Town Clerk

Delaware

Division of Motor Vehicles
dmv.de.gov

Florida

Dept of Highway Safety & Motor Vehicles
Division of Motorist Services
850-617-2000
flhsmv.gov

Georgia

Dept of Revenue- Motor Vehicle
dor.georgia.gov

Idaho

Transportation Department
(208) 334-8663
itd.idaho.gov

Illinois

Secretary of State-
Vehicle Services Department
501 S. Second St. Room 312
Springfield, IL 62756
(217) 785-3000
cyberdriveillinois.com

Indiana

Bureau of Motor Vehicles
100 N. Senate Ave. Room N440
Indianapolis, IN 46204
(888) 692-6841
bmv.in.gov

Iowa

Department of Transportation
800 Lincoln Way
Ames, IA 50010
(515) 239-1101
iowadot.gov

Kansas

Division of Vehicles
915 SW Harrison
Topeka, Kansas 66626
(785) 296-3621
kdor_tr@ks.gov
ksrevenue.org

Kentucky

Division of Motor Vehicle Licensing
(502) 564-1257
drive.ky.gov

Louisiana

Office of Motor Vehicles
PO Box 64886
Baton Rouge, LA 70896
(255) 925-6146
expresslane.org

Maine

Bureau of Motor Vehicles
29 State House Station
Augusta, ME 04333
(207) 624-9000 Ext 52138
maine.gov/sos/bmv

Maryland

Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, MD 21062
(410) 768-7000
MVA.Maryland.gov

Michigan

Secretary of State
(888) 767-6424
michigan.gov

Minnesota

Driver & Vehicle Services
445 Minnesota St
Saint Paul, MN 55101
(651) 297-2126
dvs.dps.mn.gov

Mississippi

Dept of Revenue- Title Bureau
PO Box 1383
Jackson, MS 39215
(601) 923-7200
dor.ms.gov

Missouri

Motor Vehicle Bureau
PO Box 100
Jefferson City, MO 65105
(573) 526-3669
mvbmail@dor.mo.gov
dor.mo.gov/motorv/homes/

Montana

Title & Registration Bureau
1003 Buckskin Dr
Deer Lodge, MT 59722
(406) 444-3661
mvdtitleinfo@mt.gov
dojmt.gov/driving/vehicle-title-and-
registration/



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Agency Titling Contacts by State (Cont.)

Nebraska

Department of Motor Vehicles
County Treasurer
(402) 471-3918
dmv.nebraska.gov/

Nevada

Dept of Business & Industry
Nevada Housing Division
1830 E. College Pkwy, #120
Carson City, NV 89706
(775) 684-2940
mhd.nv.gov

New Jersey

Motor Vehicle Commission
Special Services Titles
PO Box 017
Trenton, NJ 08666
(609) 292-6500
state.nj.us/mvc

New Mexico

Motor Vehicle Division
PO Box 1028
Santa Fe, NM 87504
(888) 683-4636
mvd.newmexico.gov

New York

Department of Motor Vehicles
6 Empire State Plaza
Albany, NY 12228
(518) 486-9786
dmv.ny.gov

North Carolina

Division of Motor Vehicles
(919) 715-7000
ncdot.gov/dmv

North Dakota

Motor Vehicle Division
608 E. Boulevard Ave.
Bismarck, ND 58505
(701) 328-2725
dot.nd.gov

Ohio

Bureau of Motor Vehicles
(614) 752-7671
bmv.ohio.gov

Oklahoma

Tax Division- Motor Vehicle Division
2501 N. Lincoln Blvd.
Oklahoma City, OK 73194
(405) 521-3535
tax.ok.gov

Oregon

Dept of Consumer & Business Services-
Building Codes
1535 Edgewater St. NW
Salem, Oregon
(503) 378-4530
mhods.bcd@oregon.gov
oregon.gov/bcd

Pennsylvania

Department of Transportation
PO Box 68293
Harrisburg, PA 17106
(717) 412-5300
dmv.pa.gov

South Carolina

Department of Motor Vehicles
10311 Wilson Blvd.
Blythewood, SC 29016
(803) 896-5000
scdmvonline.com

South Dakota

Division of Motor Vehicles
(605) 773-3541
motorv@state.sd.us
dor.sd.gov/Motor_Vehicles/

Tennessee

Dept of Revenue- Vehicle Services
44 Vantage Way- Ste 160
Nashville, TN 37243
(888) 871-3171
tn.gov/revenue

Texas

Dept of Housing & Community Affairs
Manufactured Housing Division
PO Box 12489
Austin, Texas 78711
(800) 500-7074
tdhca.state.tx.us/mh/index.htm

Utah

Division of Motor Vehicles
PO Box 30412
Salt Lake City, UT, 84130
(800) 368-8824
tax.utah.gov

Vermont

Secretary of State
802-828-2363
sec.state.vt.us

Virginia

Department of Motor Vehicles
PO Box 27412
Richmond, VA 23269
(804) 497-7100
dmv.virginia.gov

Washington

Department of Licensing
(360) 902-3770
dol.wa.gov

West Virginia

Division of Motor Vehicles
PO Box 17110
Charleston, WV 25317
(800) 642-9066
dmv.wv.gov

Wisconsin

Dept of Safety & Prof. Services
Manufactured Home Unit
PO Box 8935
Madison, WI 53708-8935
(608) 264-9596
dspssbmanfhomes@wisconsin.gov
dsps.wi.gov/pages/programs/mh

Wyoming

Department of Transportation
(307) 777-4437
dot.state.wy.us

