



# 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.

## TITLE CONVERSION REQUIREMENTS

Generally, a state will classify or recognize a manufactured home as a 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

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:

The state does not require the owner to obtain a certificate of title for the manufactured home.

### CERTIFICATE OF TITLE STATES

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:

- 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.

The state does not have procedures allowing for the surrender and cancellation of the certificate of title.

### CERTIFICATE OF TITLE SURRENDER STATES

The manufactured home is classified as real property when it meets the requirements imposed by the State, including but not limited to:

- 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.

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



#### **Additional Guidance**

For detailed information regarding Freddie Mac policies, refer to section 5703.4 of the Freddie Mac Single-Family Seller/Servicer Guide.

## 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-  
andregistration/

### 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

## Agency Titling Contacts by State Cont.

### 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  
dspss.wi.gov/pages/programs/mh

### Wyoming

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