

Your path to manufactured homeownership.

A practical field guide for asking better questions, comparing your options and keeping the next step clear. Print it, write on it and bring it with you.

Your mission

- ☐ I am exploring my options.
- ☐ I want to buy an existing home.
- ☐ I want a new home on a parcel.
- ☐ I want to buy in a community.
- ☐ I already own a home and want a financing review.

What matters most to you?

Location, monthly comfort level, space, accessibility, pets, timeline or something else:

My target area: _____ My timeline: _____

Use this guide for planning. It does not replace inspections, title review, professional advice or an individual financing decision.

Before you fall for a floor plan.

Manufactured, modular and park model RV are different categories. Ask for documentation of what the home is before relying on a listing label.

- ☐ Record the address or listing link.
- ☐ Ask for the manufacturer, model, construction year and serial number.
- ☐ Ask what records identify the home and its construction category.
- ☐ Confirm the number of bedrooms, bathrooms and usable floor area.
- ☐ Ask whether the home has been relocated.
- ☐ Ask which additions, repairs or changes have documentation.
- ☐ Confirm who owns and is authorized to sell the home.

My property notes

Further reading: HUD homeowner resources

<https://www.hud.gov/hud-partners/manufactured-home-resources>

Get the land questions answered.

For a community or leased space

- ☐ Obtain the lease and current lot rent in writing.
- ☐ List deposits, fees, utilities and other recurring charges.
- ☐ Ask about rent changes, renewal and resale procedures.
- ☐ Confirm occupancy approval, age restrictions, pets and community rules.

For owned land or a proposed parcel

- ☐ Confirm the proposed home and use with the local planning office.
- ☐ Get site-specific access, utility and installation quotes.
- ☐ Ask about access rights, restrictions and delivery logistics.
- ☐ Identify who handles permits, inspections and corrections.

Questions still unanswered

Arizona installation permits

<https://housing.az.gov/programs/office-of-manufactured-housing/installation-permits>

Take a closer look.

This is a question checklist, not an inspection report. Arrange a qualified inspection and ask what specialist reviews may also be appropriate.

- ☐ Ask about roof history, leaks and documented repairs.
- ☐ Look for signs that deserve an inspector's attention; record questions.
- ☐ Ask about heating, cooling, plumbing and electrical service history.
- ☐ Ask which appliances and exterior improvements are included.
- ☐ Request available installation and addition records.
- ☐ Confirm community fees and approvals independently.
- ☐ Discuss contract deadlines and review protections with your representative.

Who is checking what?

Inspector / scope: _____

Title / ownership: _____

Lender / property review: _____

Bring it all together.

- ☐ Complete the project and monthly cost worksheet.
- ☐ Collect written quotes with exclusions and expiration dates.
- ☐ Keep unresolved costs marked unknown.
- ☐ Ask a lender about this home and land arrangement.
- ☐ Use a verified secure channel for financial documents.
- ☐ Compare written terms before making a financing decision.

Three questions for Erik

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Official lender profile and secure application entry
<https://patriothomemortgage.com/mortgage-officer/erik-miller/>

CFPB Loan Estimate explainer
<https://www.consumerfinance.gov/owning-a-home/loan-estimate/>

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