

Housing New Mexico MFA

Manufactured Home
Overview

September 2025

Shawn Rasmussen
Lending Specialist III
Homeownership Department



Single and Multi-Section

Housing New Mexico | MFA allows for single and multi-section manufactured home on a permanent foundation are classified as a single-family properties. See Lender Memo No-2022-18 for complete details



Housing New Mexico|MFA current requirements prior to purchase

- Legible copy of Inactive Title
 - Stamped Inactive
 - Address to match Appraisal or proof of address change from the county assessor's' office
- Letter from the county assessor's office stating the property is or will be assessed as real property.

Both must be uploaded with the file to Idaho Housing and Finance Association (IHFA) for purchase review.

Note: a printout from the MVD showing Inactive will not suffice.



Inactive Title

Inactive Title requirement is based on the HUD guideline in Mortgagee Letter 2009-16 Manufactured Housing Policy Guidance – Property and Underwriting Eligibility (5/21/09).

MVD-10030
REV. 02/06

NEW MEXICO

VEHICLE IDENTIFICATION NUMBER 12322928A				TYPE OF TITLE ORIGINAL		TITLE NUMBER 1804302E1879438	
ENGINE OR OTHER I.D. NUMBER 12322928B				PREVIOUS TITLE NUMBER AND STATE ACO NM		1ST REG 2018	DATE OF ISSUE 02/12/2018
YEAR 1996	MAKE REDM	MODEL REDMAN	BODY DW	CYLS. 0	DGVW 0	WT./WHEELS 0	TYPE OF FUEL 0
1st LIENHOLDER (OR OWNER(S) IF NO LIEN) BASSHAM DAVID AND ASHTON R						LICENSE PLATE NUMBER(S) 46171MHB	
5400 DON LUCIANO CT SW ALBUQUERQUE NM 87121-7445				VEHICLE CLASS MOBILE HOME		CLERK AG	
FILE DATE		MATURITY DATE		*ODOMETER & CODE 0		MH SIZE 70*28	CNTY. 02
REGISTERED OWNER(S) BASSHAM DAVID AND ASHTON R				LOCATION OF MANUFACTURED HOME 5400 DON LUCIANO CT SW ALBUQUERQUE NM 87121-7445			
5400 DON LUCIANO CT SW ALBUQUERQUE NM 87121-7445				ODOMETER CODES: AM = ACTUAL VEHICLE MILEAGE, EL = MILEAGE IN EXCESS OF MECHANICAL LIMITS OR NM = NOT ACTUAL MILEAGE. WARNING-ODOMETER DISCREPANCY			
SECOND LIENHOLDER				NOT A TITLE NO. 22855715 22855715			

DO NOT CARRY IN VEHICLE - KEEP IN SAFE PLACE, IMPORTANT: THERE IS

VOID IF AL

Excerpt from Mortgagee Letter 2009-16 (page 5)

H. Title Issues

- All manufactured home units and land must be classified as real estate to be eligible for Title II FHA Insurance. When the land is purchased, exclusive of the manufactured housing unit, there may be two deeds, a property deed for the land and a chattel deed or motor vehicle title for the unit. FHA requires one clear title at the time of closing. Therefore, lenders must provide evidence that the title policy specifically states the manufactured home and land are classified as real estate (but need not be treated as real estate for the purposes of state taxation).

Inactive Title continued

Excerpt from Mortgagee Letter 2009-16 (page 11)

HNM interprets “purged title” to be the same as Inactive Title

V. Loan Closing (page 11)

- Certification of purged title of the manufactured home must be provided to evidence the manufactured home has been officially converted from chattel to real property. Once the manufactured home unit is permanently attached to land, filing a request or application to purge the manufactured home title with the appropriate state or local authority (i.e. Department of Motor Vehicle) is required. Mortgagees must comply with all state or local requirements for proper purging of the title [chattel or equivalent debt other instrument] and the subject property must be classified or taxed as real state. In short, if the original chattel deed or title is not purged, the property does not have marketable real estate title, and as a result, in the event of a foreclosure, HUD will not accept a conveyance nor pay a claim.

Inactive Title continued

It is Housing New Mexico | MFA current policy to assure that the manufactured home title is clearly legible and properly deactivated.

In the event the loan should go into default, we want to make sure that the insurer (HUD/FNMA/FHLMC/VA) to pay as expeditiously as possible

The most common obstacles encountered during Loss Mitigation resulting in claim denials are as follows:

- Inactive Title/Deactivated Title
- Alta 7 Endorsement
- Engineers Report



Questions?

Shawn Rasmussen

Lending Specialist III

Homeownership Department

Tel: 505-767-2259

Email: srasmussen@housingnm.org

7425 Jefferson St. NE, Albuquerque, NM 87109

Tel: 505-843-6880

www.housingnm.org



We Are Housing New Mexico

Title Deactivation and More: 2025 Update

2025 - New Mexico Housing Summit

ALWAYS REMEMBER:

- **ONCE A MANUFACTURED HOME,
ALWAYS A MANUFACTURED
HOME.**
- **SET THE RIGHT EXPECTATIONS
FOR YOUR SELLER AND BUYER.**

Area	Total Housing	Total Mobile Homes	Percentage
United States	140,943,613	8,130,605	5.8%
New Mexico	943,149	152,091	16.1%
Bernalillo	299,693	16,182	5.4%
Catron	3,205	1,025	32.0%
Chaves	26,727	3,612	13.5%
Cibola	11,141	2,803	25.2%
Colfax	9,554	1,489	15.6%
Curry	21,155	1,697	8.0%
DeBaca	1,154	256	22.2%
Dona Ana	90,294	17,798	19.7%
Eddy	26,261	4,161	15.8%
Grant	14,625	3,824	26.1%
Guadalupe	2,162	565	26.1%
Harding	457	104	22.8%
Hidalgo	2,215	697	31.5%
Lea	27,584	4,699	17.0%
Lincoln	17,698	4,317	24.4%
Los Alamos	8,631	487	5.6%
Luna	11,514	3,780	32.8%
McKinley	25,180	6,113	24.3%
Mora	3,092	972	31.4%
Otero	32,244	9,278	28.8%
Quay	5,491	1,238	22.5%
Rio Arriba	19,616	7,350	37.5%
Roosevelt	8,511	1,495	17.6%
San Juan	48,050	15,199	31.6%
San Miguel	14,860	4,841	32.6%
Sandoval	58,915	4,486	7.6%
Santa Fe	76,714	10,871	14.2%
Sierra	8,115	3,476	42.8%
Socorro	7,621	2,834	37.2%
Taos	20,950	3,161	15.1%
Torrance	7,230	3,231	44.7%
Union	2,091	422	20.2%
Valencia	30,129	9,628	32.0%

Courtesy of the American Community Survey 2018 - 2022 ACS 5-Year Data Profile
<https://www.census.gov/acs/www/data/data-tables-and-tools/data-profiles/>

Is the manufactured home titled and deactivated with MVD?

Need Serial Number for the manufactured home (which is registered as the VIN number for MVD purposes)



NOTE: “Location of Manufactured Home Address” must match the current situs address.

NEW

MEXICO

VEHICLE IDENTIFICATION NUMBER

12322928A

ENGINE OR OTHER I.D. NUMBER
12322928B

TYPE OF TITLE
ORIGINAL

TITLE NUMBER

1804302E1879438

PREVIOUS TITLE NUMBER AND STATE
ACO NM

1ST REG. DATE OF ISSUE
2018 02/12/2018

YEAR	MAKE	MODEL	BODY	CYLS.	DGVW	WT./WHEELS	TYPE OF FUEL	LIENS
1996	REDM	REDMAN	DW	0	0	0		0

1st LIENHOLDER (OR OWNER(S) IF NO LIEN)
BASSHAM DAVID AND ASHTON R

LICENSE PLATE NUMBER(S)
46171MHB

5400 DON LUCIANO CT SW
ALBUQUERQUE NM 87121-7445

VEHICLE CLASS
MOBILE HOME

CLERK
AG

FILE DATE

MATURITY DATE

*ODOMETER & CODE

0

MH SIZE

70*28

CNTY.

02

REGISTERED OWNER(S)
BASSHAM DAVID AND ASHTON R

LOCATION OF MANUFACTURED HOME
5400 DON LUCIANO CT SW
ALBUQUERQUE NM 87121-7445

5400 DON LUCIANO CT SW
ALBUQUERQUE NM 87121-7445

SECOND LIENHOLDER

ODOMETER CODES: AM = ACTUAL VEHICLE
MILEAGE, EL = MILEAGE IN EXCESS OF
MECHANICAL LIMITS OR NM = NOT ACTUAL
MILEAGE. WARNING-ODOMETER DISCREPANCY

NOT A TITLE NO.
22855715
22855715

DO NOT CARRY IN VEHICLE - KEEP IN SAFE PLACE, IMPORTANT: THERE IS

NEW

MEXICO

VOID IF AL

The vehicle has an Active status

Registration Status: ACTIVE

Vehicle Information

Body: MHW
Vehicle Class: Mobile-Home
Cylinders: 0
Fuel:
Make: REDM
Model: REDMAN
Model Year: 1996
Number of Doors: 0
VIN #: 12322928A
Weight: 0
Passenger Safe Quantity: 0
Primary Color: UNK
Secondary Color:
Vehicle Type: MH
Insurance Status: Exempt

Registration Information

Plate Number: 46171MHB
County: BERNALILLO
DGWV: 0
Emissions Flag: True
Emissions Year Due: 0
First Year Registration: 1996
Fleet ID: 0
NLET Plate Code: MF
NM MVD Plate Code: MBHPLT
Weight: 0
Non Use:
Plate Type: MBHPLT
Plate Issued: 2/12/2018
Registration Date: 2/12/2018
Registration Expire Date: 12/31/9999
Registration Type: MH
Special Plate:
CMV Indicator: 0

Title Information

Title Status: INACTV
Title Number: 1804382E1879438
Duplicate Flag: False
Number of Liens: 0
Odometer Code:
Odometer Reading: 0
Title Issue Date: 2/12/2018
Title Only: Title and Reg
Title Purchase Date: 2/12/2018
Title Use: INACTV

Mobile Homes

County: BERNALILLO
Length: 70
Width: 28
Location: 5400 DON LUCIANO CT
SW ALBUQUERQUE NM 871217445
Plate 1: 46171MHB
Plate 2:
Plate 3:
Second VIN: 12322928B

Where can we obtain the serial (VIN) Number for the manufactured home

- Prior Manufactured Home Title
- Data Plate / Compliance Certificate
- HUD Verification Label Letter from IBTS (www.ibts.org)
- Prior MSO/MCO (Manufacturer's Statement/Certificate of Origin) Copy

Data Plate / Compliance Certificate

Manufacturer Address		
SCHULT HOMES CORPORATION P.O. BOX 908 BUCKEYE, AZ 85326		
Plant Number 21		
Date of Manufacture	HUD No.	
06-23-93	A-ARZ 123849 B-ARZ 123850	
Manufacturer's Serial Number and Model Unit Designation		
B257264A&B 4928-338 49X28 3BDR 2BA		
Design Approval by (D.A.P.I.A.)		
T.R. ARNOLD AND ASSOCIATES, INC.		
This manufactured home is designed to comply with the federal manufactured home construction and safety standards in force at time of manufacture. (For additional information, consult owner's manual.)		
The factory installed equipment includes:		
Equipment	Manufacturer	Model Designation
For heating	COLEMAN	7956-856/E
For air cooling	G.E.	JGBS156ER3WH
For cooking	G.E.	TDX15SNSBTWH
Refrigerator	G.E.	21130T
Water heater	RHEEM	

HUD Verification Label Letter

Attn: David Bassham

Subject: Verification for HUD Label Numbers PFS386644 and PFS386645

The following information is provided pursuant to authorization by HUD. According to our records, the subject HUD label numbers were attached to a home built by Redman Homes, Athens, TX, completed 04-29-1996 with serial number 12322928 and shipped to Future Homes, Albuquerque, NM.

This letter is not issued by the FHA mortgage insurance program for manufactured housing. If you are interested in learning more about FHA's mortgage insurance requirements for manufactured housing using this certification rather than a HUD label, you should contact your regional Processing and Underwriting Center at the HUD Home Ownership Center (HOC) administering the FHA mortgage insurance program in your area, or at www.hud.gov.

**You will need the HUD
Certification Label Numbers
(aka HUD Tags):**



Is the manufactured home taxed as real property by the county assessor's office?

Best proof is a letter from the county assessor.

Note: Just because a manufactured home is taxed as real property does not guarantee that the manufactured home is on a permanent foundation.

February 7, 2018

Re: Assessing Manufactured Home as Real Property
UPC # **10100512315120908**

Dear Sir/Madam,

Please be advised that the manufactured home, bearing Vehicle Identification Number **12322928AB** will be assessed as Real Property for tax purposes only, by the Bernalillo County Assessor's Office to the following person (s) **BASSHAM DAVID AND BASSHAM ASHTON** on the property described as **5400 DON LUCIANO CT SW ALBUQUERQUE NM 87121 SINCE 1996.**

THIS LETTER IS INTENDED FOR THE PURPOSE OF INFORMING THE PROPERTY OWNER/LENDING INSTITUTION THAT THE ASSESSOR'S OFFICE INTENDS TO ASSESS THE MANUFACTURED HOME AS REAL PROPERTY UPON EVIDENCE OF DEACTIVATED TITLE.

If you should have any questions regarding this matter, please call the Manufactured Home Division at (505) 222-3740.

Will a foundation inspection be required?

Even if the title is deactivated, many lenders will require an engineer to certify home is currently on a permanent foundation (according to current guidelines)

April 11, 2012

RE:

Structural Foundation Inspection

Dear Brent:

I have inspected the residence at the address listed above and the foundation does meet the requirements for Permanent Foundations as defined in the publication HUD-7584 and handbook HUD-4145.1, Rev-2, "Permanent Foundations Guide for Manufactured Housing", dated September 1996. The existing conditions of the manufactured home foundation at the address listed above are as follows:

1. The bottoms of all footings are below frost depth.
2. The perimeter foundation walls are 6" reinforced CMU and extend a minimum of 8" above the adjacent exterior grade.
3. Interior piers are 8" CMU on reinforced concrete footings and are a maximum of 8' o.c. along each frame.
4. There is an 18" minimum clearance under the frame.
5. There is adequate drainage around the perimeter of the home.
6. There is adequate crawl space ventilation.
7. The manufactured home is permanently attached to the foundation with tie-down anchors attached to the frame and embedded in the reinforced concrete footings. These anchors are a maximum of 12' o.c. along each frame.

Please contact me if there is any other information I can provide.

Can proof be provided that the home was not installed in a prior location (moved more than once)?

- **Structurally**
- **Documentation**

For lending purposes, are the HUD Tag Label(s) located on the outside of the home AND/OR is the Data Plate/Compliance Certificate affixed inside the home? If not, you may need IBTS.

Scott Florez, Owner/Founder

Title Land Consulting LLC

505.217.8988

scott@titlelandconsulting.com or
titlelandconsulting@gmail.com