

**Mobile Homes – Agent Checklist**  
**Provided by Patti Loveless & Jennifer Black**  
[Patti@CompassandKeyHomes.com](mailto:Patti@CompassandKeyHomes.com) &  
[Jennifer@CompassandKeyHomes.com](mailto:Jennifer@CompassandKeyHomes.com)  
**Of Maximum One Greater Atlanta, REALTORS®**

**Patti A. Loveless and Jennifer Hardy-Black** learned a lot about mobile homes that I didn't already know. A few important things to know when purchasing with a loan include:

- The mobile home must be on a permanent foundation in its originally placed spot.
- A foundation certification will be required from a licensed foundation engineer. In addition to certification, provide lender with the paid invoice.
- There is a title for each width. Single wide, 1 title. Double wide, 2 titles. Etc.... Each width has a unique serial number.
- The serial number tags on each width must be legible. The appraiser will be required to photograph them.
- If serial numbers can't be read, a HUD certification will be required. This takes some time and a little money.
- If the mobile home was never titled when originally sold, a title bond will be required (pricey) and it will have to be submitted to the state for issuance of a title. This applies to each width separately and takes some time.
- Once all title mess is settled, the title has to be retired. This has to be done through the superior court of the county it is in. If the closing attorney is handling this (or any other attorney), Owner of the property must sign a document in the presence of the attorney in order for the retirement to be filed with the court.
- Just because the county tax commissioner is taxing a mobile home as real property does not mean the title has been retired.