

Manufactured Home Title Processing

“Listing and Selling Manufactured Homes in New Mexico”

NMREC Course #21020281

3 Core Elective

Preface – New Mexico Data

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%

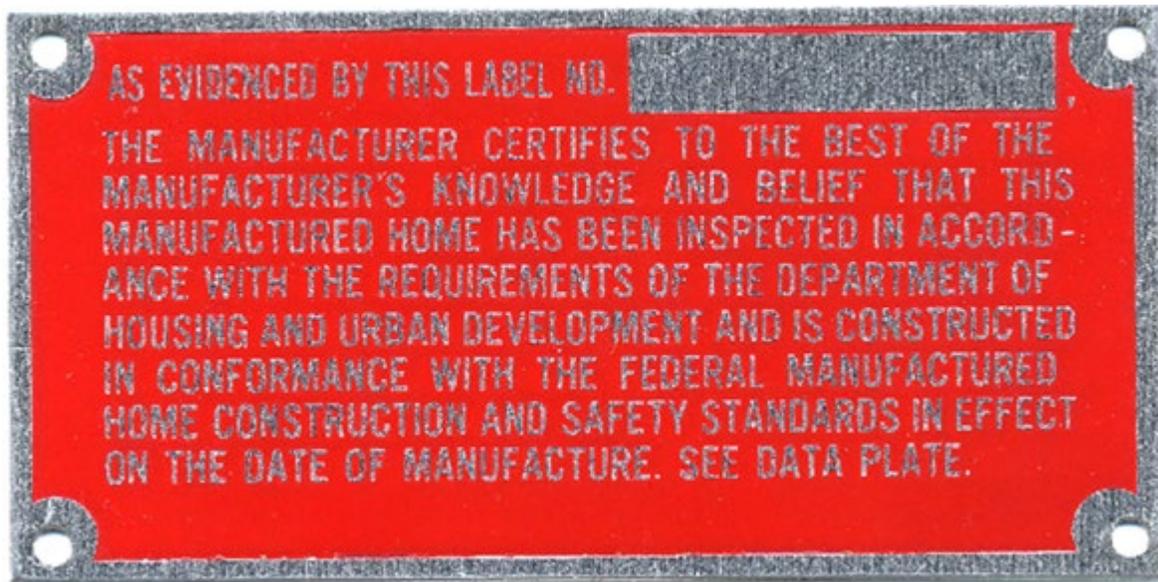
Courtesy of the American Community Survey 2018 - 2022 ACS 5-Year Data Profile
<https://www.census.gov/acs/www/data/data-tables-and-tools/data-profiles/>

I. A Brief Overview of Manufactured Housing

When dealing with manufactured homes, it's important to have an overview of the industry. We have all heard the terms: manufactured homes, mobile homes and trailer homes. But, do you really know what it all means:

A. MANUFACTURED HOMES:

The term manufactured home came into play June 15, 1976. This term is recognized by the Department of Housing and Urban Development to describe all homes manufactured after June 15, 1976 which are built to HUD standards and which carry a HUD Certification Label. These manufactured homes are often referred to as "HUD Homes."





The Certification Label (also known as a HUD tag) is a metal plate that is affixed to the outside of the manufactured home. Section 3280.11(b) states, "The label shall be approximately 2 in. by 4 in. in size and shall be permanently attached to the manufactured home by means of 4 blind rivets, drive screws, or other means that render it difficult to remove without defacing it. ...The label number shall be etched or stamped with a 3 letter designation which identifies the production inspection primary inspection agency, and which the Sectary shall assign. Each label shall be marked with a 6 digit number which the label supplier shall furnish. The labels shall be stamped with numbers sequentially."

The first 3 letters designates the Inspection Agency for the unit. For example, NMX means the unit was constructed in New Mexico and inspected by the State of New Mexico. This is similar for other states, for example; ARZ for Arizona, TEX for Texas, etc. If the unit was inspected by a third party agency then the letters would be for that company such as NTA for NTA Inc., TRA for T.R. Arnold and Associates, etc. The number is a sequential number for each label. This label number is listed on the Data Plate.

DON'T GET THE HUD CERTIFICATION LABEL CONFUSED WITH THE DATA PLATE!

SAMPLE DATA PLATE

MANUFACTURER ADDRESS

Plant Number

Date of Manufacture: _____ HUD Label No.(s): _____

Manufacturer's Serial Number and Model Unit Designation

Design Approval by (D.A.P.I.A.)

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	_____	_____
For air cooling	_____	_____
For cooking	_____	_____
Refrigerator	_____	_____
Water Heater	_____	_____
Washer	_____	_____
Clothes Dryer	_____	_____
Dishwasher	_____	_____
Garbage Disposal	_____	_____
Fireplace	_____	_____

HOME CONSTRUCTED FOR Zone I Zone II Zone III

Home has not been designed for the higher wind pressure and anchorage provisions required for coastal areas and should not be located within 1500' of the coastline. Wind Zones II and III, unless indicated in Wind Zones II and III, unless indicated in ANSIS/ICC 7-05, and its anchoring and foundation system have been designed for the increased requirements for exposure D in ANSIS/ICC 7-05.

Home has not been equipped with storm shutters or other protective coverings for windows exterior door openings. If the home is located in Wind Zones II and III, which have not been designed with shutters or equivalent covering devices, it is strongly recommended that the home be made to be equipped with these devices in accordance with the method recommended in manufacturer's instructions.

COMFORT HEATING

This manufactured home has been thermally insulated to conform with the requirements of the federal manufactured home construction and safety standards for all locations within UFD value zone _____ (See map at bottom).

Heating equipment manufacturer and model (see list at left): _____

The above heating equipment has the capacity to maintain an average 70° F temperature in this home at outdoor temperatures of _____ °F.

To maximize furnace operating efficiency, and to conserve energy, it is recommended that this home be installed where the outdoor winter design temperature (37.1°C) is not higher than _____ degrees Fahrenheit.

The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

COMFORT COOLING

Air conditioner provided at factory (Alternate I)

Air conditioner manufacturer and model (see list at left): _____

Certified capacity _____ B.T.U./hr. in accordance with the appropriate air conditioning and refrigeration institute standards.

The central air conditioning system provided in this home has been sized assuming an orientation of the front (porch end) of the home facing _____. On the basis this system is designed to maintain an indoor temperature of 75° F when outdoor temperatures are _____ °F dry bulb and _____ °F wet bulb.

The temperature to which this home can be cooled will change depending upon the amount of exposure of the windows of this home to the sun's radiant heat. Therefore, the home's heat gains will vary dependent upon its orientation to the sun and any permanent shading provided. Information concerning the calculation of cooling loads at various locations, window exposures and shadings are provided in Chapter 22 of the 1989 edition of the ASHRAE Handbook of Fundamentals.

Information necessary to calculate cooling loads at various locations and orientations is provided in the special comfort cooling information provided with this home.

Air conditioner not provided at factory (Alternate II)

The air distribution system of this home is suitable for the installation of central air conditioning.

The supply air distribution system installed in this home is sized for a manufactured home central air conditioning system of up to _____ B.T.U./hr. rated capacity which are certified in accordance with the appropriate air conditioning and refrigeration institute standards, when the air conditioners of such air conditioners are rated at 0.3 inch water column static pressure or greater for the cooling air delivered to the manufactured home supply air duct system.

Information necessary to calculate cooling loads at various locations and orientations is provided in the special comfort cooling information provided with this manufactured home.

Air conditioning not recommended (Alternate III)

The air distribution system of this home has not been designed in anticipation of its use with a central air conditioning system.

To determine the required capacity of equipment to cool a home efficiently and economically, a cooling load (heat gain) calculation is required. The cooling load is dependent on the location, location and the structure of the home. Central air conditioners operate most efficiently and provide the greatest comfort when their capacity closely approximates the calculated cooling load. Each home's air conditioner should be sized in accordance with Chapter 22 of the American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE) Handbook of Fundamentals' 1989 edition, once the location and orientation are known.

INFORMATION PROVIDED BY THE MANUFACTURER
NECESSARY TO CALCULATE SENSIBLE HEAT GAIN

Walls (without windows and doors) _____ °F

Ceilings and roofs of light color _____ °F

Ceilings and roofs of dark color _____ °F

Floors _____ °F

Air ducts in floor _____ °F

Air ducts in ceiling _____ °F

Air ducts installed outside the home _____ °F

The following are the duct areas in this home:

Air ducts in floor _____ sq. ft.

Air ducts in ceiling _____ sq. ft.

Air ducts outside the home _____ sq. ft.

UFD VALUE ZONE MAP

Manufactured Home Title Processing
Revised July 2025



The Data Compliance Certificate (aka Data Plate) is a paper label affixed inside the home and is located in a kitchen cabinet, an electrical panel, or a bedroom closet. The Data Plate will contain the following information: (a) the name and address of the manufacturing plant in which the home was manufactured, (b) the serial numbers and model designation, and the date the unit was manufactured, (c) a statement which references that the home was built in accordance to the Manufactured Home Construction and Safety Standards, (d) a list of the certification label number(s), (e) a list of factory-installed equipment, including the manufacturer's name and the model designation of each appliance, (f) a reference to the Roof Load Zone and Wind Zone Load to which the home was designed, (h) and the name of the agency that approved the design.

B. PRE-HUD MANUFACTURED HOMES OR MOBILE HOMES OR TRAILER HOMES:

MOBILE HOME: The term mobile home is used widely to discuss a variety of factory-built residential structures. However, the term mobile home describes a specific type of manufactured housing that was built prior to 1976 and constructed to the American National Standards Institute (ANSI) A-119.1 Standard. Homes constructed to this standard may or may not have an identification label.

TRAILER HOME: The term defines homes built prior to the adoption of the American National Standards Institute (ANSI) Standard A-119.1 and was built to a variety of standards and codes. This collection of homes includes trailer coaches as pictured above. These homes have no specific labeling or other identification system.

The terms mobile homes and trailer homes often refer to these “Pre-HUD Homes” because they DO NOT have a HUD Certification Label.

So what does this mean in New Mexico? New Mexico defines manufactured homes and mobile homes in the following way:

"Manufactured home" means a movable or portable housing structure over thirty-two feet in length or over eight feet in width constructed to be towed on its own chassis and designed to be installed with or without a permanent foundation for human occupancy as a residence and which may include one or more components that can be retracted for towing purposes and subsequently expanded for additional capacity or may be two or more units separately towable but designed to be joined into one integral unit, as well as a single unit. "Manufactured home" does not include recreational vehicles or modular or premanufactured homes, built to Uniform Building Code standards, designed to be permanently affixed to real property. "Manufactured home" includes any movable or portable housing structure over twelve feet in width and forty feet in length which is used for nonresidential purposes;

NOTE: New Mexico does not make a distinction between Trailer, Mobile or Manufactured Home for the purposes of titling.

C. MODULAR HOMES:

When we talk about manufactured homes it seems that the term modular home always pops up! Modular homes are another type of factory-built structures and are regulated in New Mexico by the Construction Industries Division (CID), which uses the same building codes as site-built homes.

- The regulatory definition for a modular home in New Mexico is as follows:

“Modular structure” means any structure built for use or occupancy by persons or property, whether or not designed to be placed on a permanent foundation. Modular structures include factory-built buildings and subassemblies for manufactured residential and commercial units. Modular structure does not include non-assembled component parts that are subject to all permit and inspection requirements, or to manufactured housing structures that are subject to federal regulation.

NOTE: For the purposes of this class, a true “modular” home WILL NOT have a HUD Certification Label Number.

- The Federal Designation for a modular home is as follows:

Title 42 United States Code 3282.12 (42 USC 3282.12) states that the term includes "Any structure that meets the definition of manufactured home at 24 CFR 3282.7(u)" but "is excluded from the coverage of the National Manufactured Housing Construction and Safety Standards Act, 42 U.S.C. 5401 et seq.," and for which the manufacturer issues a certification that states the following:

" The manufacturer of this structure, Name _____; Address _____ (location where structure was manufactured) certifies that this structure (Ser. No. _____) is not a manufactured home subject to the provisions of the National Manufactured Housing Construction and Safety Standards Act and is-

(1) designed only for erection or installation on a site-built permanent foundation,

(2) not designed to be moved once so erected or installed,

(3) designed and manufactured to comply with _____ (Here state which code included in paragraph (b)(3) of this section has been followed), and

(4) to the manufacturer's knowledge is not intended to be used other than on a site-built permanent foundation."

D. LICENSING CONSIDERATIONS:

REAL ESTATE BROKER EXEMPTION by the New Mexico Manufactured Housing Act: NMSA 60-14-8. Licensure; exemption. The provisions of Section 60-14-7 NMSA 1978 shall not apply to: A. licensed real estate brokers or salesmen acting as agents for another person in the sale of real property on which is located one or more manufactured homes whose installation has been approved as provided in regulations of the committee; or

MANUFACTURED HOME BROKER DEFINITION by the New Mexico Manufactured Housing Act: NMSA 60-14-2 A. "broker" means any person who, for a fee, commission or valuable consideration, lists, sells, offers for sale, exchanges, offers to exchange, rents or leases or offers to rent or lease pre-owned manufactured homes for another person or who negotiates, offers to negotiate, locates or brings together a buyer and a seller or offers to locate or bring together a buyer and a seller in conjunction with the sale, exchange, rental or lease of a pre-owned manufactured home. A broker may or may not be an agent of any party involved in the transaction. No person shall be considered a broker unless engaged in brokerage activities related to the sale, exchange or lease-purchase of two or more pre-owned manufactured homes to consumers in any consecutive twelve-month period;

MANUFACTURED HOME DEALER DEFINITION by the New Mexico Manufactured Housing Act: NMSA 60-14-2 E. "dealer" means any person engaged in the business of buying for resale, selling or exchanging manufactured homes or offering manufactured homes for sale, exchange or lease-purchase to consumers. No person shall be considered a dealer unless engaged in the sale, exchange or lease-purchase of two or more manufactured homes to consumers in any consecutive twelve-month period. A dealer may also engage in any brokerage activities included under the definition of broker in this section; provided, "dealer" shall not include:

- (1) receivers, trustees, administrators, executors, guardians or other persons appointed by or acting under judgment, decree or order of any court;
- (2) public officers while performing their duties as such officers; and
- (3) finance companies, banks and other lending institutions covering sales of repossessed manufactured houses;



Bill Richardson
GOVERNOR

Kelly O'Donnell, Ph.D.
SUPERINTENDENT

Julie Ann Meade
DEPUTY
SUPERINTENDENT

Benito J. Martinez Jr.
DIRECTOR

New Mexico Regulation and Licensing Department
MANUFACTURED HOUSING DIVISION

2550 Cerrillos Road • Santa Fe, NM 87505 • (505) 476-4770 • Fax (505) 476-4702
5200 Oakland Ave. NE • Albuquerque, NM 87113 • (505) 222-9870 • Fax (505) 856-2045
505 S. Main St., Suite 150 • Las Cruces, NM 88004 • (505) 524-6320 • Fax (505) 524-6319
www.rld.state.nm.us/mhd

**Manufactured Housing Listing Guidelines for Real Estate
Brokers/Agents**

Dear Realtors,

Based on concerns voiced by the real estate industry, the New Mexico Manufactured Housing Association and the Realtors Association of New Mexico, the Manufactured Housing Division (MHD) of the Regulation and Licensing department (RLD) has revisited its recent interpretation of the laws governing the listing and selling of manufactured homes by Realtors®.

The following guidance pertains to MHD requirements *only* and should not be interpreted to replace or void anything that may be required by FHA, other government housing insurance agencies or any other lender, appraiser or GSE with regard to real property, MH inspections or permanent foundations.

Upon thorough review by our legal department, RLD has determined that inspection of pre-owned manufactured homes prior to listing or sale, while advisable, is not required. Installation inspections **are** required when a new house is first installed or when an existing home is moved to a new location. Thus, a pre-owned home that remains in its original location is assumed to have been inspected when it was first installed and no additional inspections are necessary. That said, to ensure safety, MHD encourages Realtors® to obtain proof that an installation inspection occurred when the home was originally installed. If the home was installed after January 2004, MHD should have record of the inspection through the Kiva Online Permit Tracking System. Realtors® can verify inspection by contacting MHD, but, again, they are not required to do so.

TO CHECK ON AN INSPECTION
Santa Fe and northern area: 505-476-4770
Albuquerque area: 505-222-9870
Las Cruces and southern area: 575-524-6321 x.107

Please note, however, that Realtors® may only sell manufactured homes that are located on real property. The homes do not have to be permanently affixed to the real property with a permanent foundation to be sold by a Realtor®, but they must be located on, and sold with, real property.

Anyone, Realtors® included, who sells more than one manufactured home per year as chattel (personal property), must be licensed by MHD.

Realtors® may lease and/or serve as property managers of manufactured homes.

- Alcohol and Gaming Division
(505) 476-4875
- Boards and Commissions Division
(505) 476-4600
- Construction Industries Division
(505) 476-4700
- Financial Institutions Division
(505) 476-4885
- Manufactured Housing Division
(505) 476-4770
- Securities Division
(505) 476-4580
- Administrative Services Division
(505) 476-4800

Manufactured Home Title Processing
Revised July 2025

MHD recommends that Realtors® obtain inspections of manufactured homes they list because inspections enhance consumer protection and can provide valuable information about the home. MHD inspectors are trained to look for common problems and hidden dangers in MH installations.

For a \$65 permit fee, MHD will inspect a manufactured home. MHD inspectors are the sole authority for inspections of MH's in the state. MHD can usually conduct an inspection within one week of issuing a permit. Realtors® can download a permit application at: www.rld.state.nm.us/mhd. Select **Forms** on the left side navigation, then look for **Other Applications** and choose **Permit Application**.

In closing, it was through a dialogue with representatives from your industry that Regulation and Licensing Department was made aware of the issues regarding Realtors® and the sale of manufactured homes. Please feel free any time to contact our department on issues, problems or concerns that need to be addressed.

Sincerely,

Superintendent Kelly O'Donnell, Ph.D.
Regulation and Licensing
505-476-4500

II. TITLING OF HOMES WITH MOTOR VEHICLE DIVISION

A. Titling and Registering New Manufactured Homes

1. Manufacturer's Certificate or Statement of Origin (MCO/MSO)
Issued by the manufacturer and must be the original document. This is the birth certificate of a manufactured home.

2. Dealer's Invoice or a sale's contract will be accepted by the MVD but it must show a complete description of the manufactured home and the gross sales price before any trade in. Per MVD, an "Intent to Purchase" document is not acceptable.

If the manufactured home was purchased outside New Mexico, the buyer is required to secure a title clearance as to the gross receipts tax. ASD Form - 31093

3. Lienholder information (as needed).

4. Notification of No Tax Liability. Applicants for Title and Registration of a manufactured home previously titled in New Mexico must provide "Notification of No Tax Liability" MVD Form 10063, completed within the calendar year, signed and sealed by the County Treasurer or Assessor (or agent or employee) of the county where manufactured home was located. **Tax receipts are not acceptable in lieu of the "Notification of No Tax Liability."***

5. Title Application – Completely filled out, including the manufactured home size, county where situated, approximate location and sales price. MVD Form – 10002.

6. Titling Fees – Current titling costs are \$12.50 for any size home.

B. Titling and Registering of Used/Pre-owned/Resale Manufactured Homes

1. **Original Certificate of Title.** The current outstanding Certificate of Title is the primary document when transferring ownership of a used manufactured home.

Reassignment of Title completed by dealer or MVD Form 11038 “Dealers Bill of Sale” for purchases made from dealers.

2. **Bill of Sale – Assignment of Title completed or MVD Form 1009 “Bill of Sale”** for purchases made between individuals, must include sales price.

3. **Dealer’s Invoice (as needed)**

4. **Release of Lien (as needed)**

5. **Notification of No Tax Liability.** Applicants for Title and Registration of a manufactured home previously titled in New Mexico must provide “Notification of No Tax Liability” MVD Form 10063, completed within the calendar year, signed and sealed by the County Treasurer or Assessor (or agent or employee) of the county where manufactured home was located. ******Tax receipts are not acceptable in lieu of the “Notification of No Tax Liability.”***

6. **ASD Form 31093 (as needed)** if the manufactured home was purchased from an out of state dealer or moved into New Mexico by the registered owner.

7. **Application for Title Registration – MVD Form 10002.**

C. Deactivation Process

18.19.3.16 DEACTIVATION OF TITLE TO A MANUFACTURED HOME: Title issued pursuant to the provisions of the Motor Vehicle Code to a manufactured home shall be deactivated by the department when:

A. the person in whose name the manufactured home is titled requests in writing that the department deactivate the title;

B. the title is free and clear of all recorded liens and encumbrances; and

Manufactured Home Title Processing
Revised July 2025

C. the valuation authority certifies to the department that, once title is deactivated, the housing structure will be taxed as real property.

D. Deactivation when a Manufactured Home has been Assessed as Real Property

In some circumstances a manufactured home, titled as a vehicle (personal property) by the MVD, has been placed on a permanent foundation and assessed as real property without the required deactivation of the vehicle title. There may or may not be a recorded lien on the title. There may have been one or more transfers of ownership of the home as real property.

If the current owner wishes to sell or mortgage the home (as real property) a lender, title insurance company, or other party to the transaction may require a hard-copy deactivated title in the name of the current owner before it will proceed.

Prior to January 2009, MVD policy has been that, though we can mark a title as inactive on our electronic records, we cannot change the owner's name or print a new, inactive title for a manufactured home that is currently assessed as real property.

Effective January 15, 2009, the Vehicle Services Unit in Santa Fe will now issue a new inactive title to a manufactured home owner, even though the home is currently assessed as real property, as long as there is complete documentation of ownership (or a surety bond); and there are no recorded liens on the manufactured home as a vehicle (personal property).

In this situation, issuance of a new inactive title in the name of the current owner can only be processed by the Vehicle Services Unit at MVD's central office in Santa Fe. The steps that must be followed are:

The owner must send complete documentation, with a letter requesting issuance of new inactive title and the \$5.00 title fee, to the Vehicle Services Unit.

Documentation must include all of the following:

- the county assessor's statement that the manufactured home is currently assessed as real property;
- a tax release from the county treasurer or assessor;
- a title application signed by the current owner;
- a lien release for any recorded lien; and

- (if ownership has changed) the complete, fully documented ownership history or a surety bond.

If there is a recorded lien on the title, but request for release of lien (addressed to lienholder at address of record) is returned undeliverable, we can accept a copy of the request with an undeliverable return receipt.

Note: The title can only be issued if it is deactivated in the same transaction and issued as an inactive title; and there can be no liens on the inactive title

E. Surety Bond Process for Lost Titles (NOTE: Not to be used for Abandoned Manufactured Homes)

Currently, motor vehicle laws provide for the use of a General Surety Bond when there is not a title available or the buyer cannot find the former owner for additional required documentation. A General Surety Bond can be issued from either an insurance company or bank. The title and registration must be applied for in the name of the person or company that has posted the bond.

Below is a listing of documents required to process title with a Surety Bond:

1. **Title Verification:** If the registered owner and lien holder are known, they must be notified by REGISTERED MAIL and a return requested receipt is required. Due to confidentiality laws, Motor Vehicle Division will not provide confidential information from the vehicle files for this purpose. It is of the utmost importance that every effort be made to contact the last registered owner.
2. **Vehicle Identification Number Inspection (VIN):** Motor Vehicle Division Form 10860 must be completed in its entirety to verify the VIN Number of the Manufactured Home.
3. **National Crime Investigation Center (NCIC)** can be done at MVD.
4. **50 State check** can be done at MVD.
5. **General Surety, Indemnification Bond or Certificate of Title Bond:** The applicant must purchase the bond from a bonding company authorized

to do business in New Mexico. The bond must be for TWICE the value of the vehicle and issued for a term not to expire for three years after issuance.

The Motor Vehicle Department will charge the regular titling and registration fees. The Application for Title and Registration MUST be made within 30 days of date on the bond. Please note that the Motor Vehicle Division will accept only original documents; copies will not be accepted. Any erasures, alterations, or other discrepancies will force the application to be rejected.

F. IBTS SEARCH

Now there are times when it is impossible to locate the Vehicle Identification Number (VIN) of the Manufactured Home. It is possible to obtain the VIN from the Department of Housing and Urban Development. Certain instances where a VIN needs to be obtained in this matter are:

- The VIN is not located on the manufactured home or cannot be located
- The VIN number is questionable or partial
- There is no make/model of the manufactured home available and a Manufacturer Certificate of Origin cannot be obtained
- There are only HUD number(s) listed on the manufactured home
- All other efforts to locate the VIN have been exhausted and have yielded no results

In order to obtain a VIN through HUD, the HUD number(s) must be available from the client or broker. The HUD number(s) will start with three letters followed by numbers. The process for obtaining the VIN Number is by contacting the Institute for Building Technology and Safety. You may fill out their form online (www.ibts.org) or by mailing in the form on the next page. The fee for this service varies depending on the service requested.



May 25, 2012

Title Land and Consulting
Attn: Scott Florez
Loan / Ref No: 12.84

Subject: Verification for HUD Label Numbers NMX007982 and NMX007983

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 Karsten Company of NM, Albuquerque, NM, completed 07-02-2004 with serial numbers KHNMI202060B/A and shipped to Pueblo Homes, Bosque Farms, 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.

Jackie Cosio
Data Management and Research Team Manager
IBTS
Contractor to HUD
(703) 481-2010 (direct)
(703) 437-6894 (fax)

45207 Research Place, Ashburn, VA 20117 • phone 703.481.2000 • fax 703.437.6432 • www.ibts.org
Accelerating progress for governments and communities in the built environment

(Courtesy of Title Land Consulting LLC)

**NEW MEXICO MANUFACTURED HOME
CHEAT SHEET**

1. **Inactive Title + Assessed as Real Property** = *No further action required. Note: There is a procedure that would allow a duplicate, deactivated title to be produced for a subsequent owner (if the Inactive Title Record shows in a former owner's name).*

2. **Inactive Title + Assessed as Personal Property** = *Process was not completed with the County Assessor's Office. Proof will need to be provided that the foundation was permitted and said permit received a pass by the NM Manufactured Housing Division. Said proof could be MHD "Green Tag", copy of Inspection Permit that shows "Pass" or printout from MHD's online permitting system showing a pass. All prior taxes must be paid in full and (possibly) the upcoming tax year must be pre-paid in order to obtain a Tax Release.*

3. **Active Title + Assessed as Real Property** = *The title can be deactivated (rendered "Inactive") per MVD's procedure of Deactivation when a Manufactured Home has been Assessed as Real Property. Any lien appearing on the Active Title must be released or foreclosed out. All prior taxes must be paid in full and (possibly) the upcoming tax year must be pre-paid in order to obtain a Tax Release.*

4. **No Record of Title + Assessed as Real Property** = *The home can be titled and subsequently be deactivated (rendered "Inactive") per MVD's procedure of Deactivation when a Manufactured Home has been Assessed as Real Property. All prior taxes must be paid in full and (possibly) the upcoming tax year must be pre-paid in order to obtain a Tax Release.*

5. **Active Title + Assessed as Personal Property** = *The home can only be titled and transferred as personal property; unless, the foundation was permitted and said permit received a pass by the NM Manufactured Housing Division. Said proof could be MHD "Green Tag", copy of Inspection Permit that shows "Pass" or printout from MHD's online permitting system showing a pass. In any event, all prior taxes must be paid in full and (possibly) the upcoming tax year must be pre-paid in order to obtain a Tax Release.*

III. Manufactured Homes as Real Property in New Mexico

A. Statutory Definition of Real Property

47-1-1. "Real estate" defined.

The term "real estate", as used in Chapter 47 NMSA 1978, shall be so construed as to be applicable to lands, tenements and hereditaments, including all real movable property and leaseholds. As used in this section "leasehold" means an estate in real estate or real property held under a lease.

B. Taxation as Real Property

3.6.5.33 SPECIAL METHOD OF VALUATION - MANUFACTURED HOMES

D. MANUFACTURED HOMES - WHEN VALUED AS REAL PROPERTY

(1) A manufactured home becomes a housing structure that is to be valued and taxed for property taxation purposes as real property when:

- (a) the valuation authority has received a request from the owner of a manufactured home that it be taxed as real property;*
- (b) the tongue and axle have been removed from the manufactured home and the manufactured home has been affixed to a permanent foundation in accordance with Part 14.12.2 NMAC;*
- (c) the owner of the manufactured home owns the real estate to which the manufactured home has been affixed; and*
- (d) title to the manufactured home, issued pursuant to the provisions of the Motor Vehicle Code, is deactivated in accordance with Section 18.19.3.16 NMAC and evidence of the*

deactivation has been provided to the valuation authority.

(2) A housing structure described in Paragraph (1) of this subsection is to be valued in accordance with the applicable provisions of the Property Tax Code and regulation and instructions of the department for valuing real property and not in accordance with the special method of valuation provided in Section 7-36-26 NMSA 1978. If the title to the housing structure as a manufactured home is reactivated in accordance with Section 18.19.3.18 NMAC and not subsequently deactivated by the time property is to be valued for property taxation purposes, the housing structure shall be valued in accordance with the special method of valuation provided in Section 7-36-26 NMSA 1978.

(3) For the first property tax year in which the housing structure is to be valued as real property at a site, the owner must report to the valuation authority the information required to be reported by Subsection A of Section 3.6.5.33 NMAC.

(4) Subsection D of Section 3.6.5.33 NMAC is applicable to valuations made on or after January 1, 1998.

C. Foundations

Federal Definitions:

WHAT THE WORDS "PERMANENT FOUNDATION" MEAN

The U.S. Department of Housing and Urban Development (HUD), Federal Housing Administration (FHA), defines permanent foundation systems as follows:

"Permanent foundations must be constructed of durable materials; i.e., concrete, mortared masonry, or treated wood-and be site-built. It shall have attachment points to anchor and stabilize the manufactured home to transfer all loads, herein defined, to the underlying soil or rock. The permanent foundations shall be structurally developed in accordance with this document or be structurally designed by a licensed professional engineer for the following:

1. Vertical stability:

- a. Rated anchorage capacity to prevent uplift and overturning due to wind or seismic forces, whichever controls. Screw-in**

- soil anchors are not considered a permanent anchorage.
- b. Footing size to prevent overloading the soil-bearing capacity and avoid soil settlement. Footing shall be reinforced concrete to be considered permanent.
- c. Base of footing below maximum frost-penetration depth.
- d. Encloses a basement or crawl space with a continuous wall (whether bearing or non-bearing) that separates the basement of crawl space from the backfill, and keeps out vermin or water.

2. Lateral stability. Rated anchorage capacity to prevent sliding due to wind or seismic forces, whichever controls, in the transverse and longitudinal directions.

State Definitions:

Permanent Foundations (14.12.2.57 PERMANENT FOUNDATION SYSTEM)

INSTRUCTIONS FROM THE MANUFACTURED HOUSING DIVISION ON OBTAINING A STATE INSPECTION (GREEN TAG) FOR AN EXISTING HOME:

Deactivating a Title to Classify as Real Property

1

Manufactured Housing Division:

- First, complete an IPRA request to see if the homeowner has a signed foundation permit or green tag. If there is no record of a foundation inspection, please proceed forward.
- Owner must contact a NM certified engineer to obtain a certified engineer's foundation report.
- Owner will then contact NM MHD to complete a permit application for review. The engineer foundation report must be submitted with the permit application. Permit fee is \$65.
- A permit will be issued and the homeowner will schedule an inspection. If the home passes the inspector will then issue a green tag.



New Mexico Regulation and Licensing Department
MANUFACTURED HOUSING DIVISION
 5500 San Antonio Dr., Albuquerque, New Mexico 87109 • (505) 222-9870
 Email: MHD.info@state.nm.us
 Web: NMRLD.GOV/MHD

REQUEST FOR MANUFACTURED HOUSING PERMIT

ALL FIELDS MUST BE COMPLETED OR REQUEST WILL BE DENIED (PLEASE PRINT)

Company Name:		License No.:
Contact No.:	Fax No.:	
Email Address:		
HOMEOWNERS INSTALLING HOME OR FOUNDATION WILL REQUIRE A TEST (\$50) & DIVISION ACKNOWLEDGEMENT		
Owners Name (Print):		Telephone No.:
Owners Email Address (if applicable):		
Owners Address:		
City:	Zip:	County:
Site Address:		
City:	Zip:	County:
MH Park Name (if applicable):		
Directions to location (Please be specific):		

MOBILE HOME INFORMATION

ALL FIELDS MUST BE COMPLETED

Manufacturer:	Size: <input checked="" type="checkbox"/> x	New <input type="checkbox"/> Used <input type="checkbox"/>	LP Gas: <input type="checkbox"/> Y <input checked="" type="checkbox"/> N
Number of Units:	<input type="checkbox"/> Single Wide	<input type="checkbox"/> Double Wide	<input type="checkbox"/> Triple Wide
Serial #(s):	<input type="checkbox"/> Pre HUD Mobile Home (Built prior to 06/15/1976) HUD Label #(s):		
Sold By:	Dealer License No.:		

TYPE OF PERMIT

Prior Plan approval on all Permanent Foundation and Alternative Systems requires a New Mexico Licensed Engineer or Manufacturer Design as required by Manufactured Housing Rules and Regulations 14.12.5.11(s).

<input type="checkbox"/> Installation \$65	<input type="checkbox"/> Permanent Foundation \$65	<input type="checkbox"/> Installation & Foundation \$65
Alternative System: (Check One)	<input type="checkbox"/> AFS	<input type="checkbox"/> MAGNUM
	<input type="checkbox"/> Vector	<input type="checkbox"/> SURE SAFE
	<input type="checkbox"/> MATTGUARD	<input type="checkbox"/> Ground Xi2
	<input type="checkbox"/> OLIVER	<input type="checkbox"/> Concrete Xi2
	<input type="checkbox"/> SAC	<input type="checkbox"/> Asphalt Xi2

*All Installation/ Installation & Foundation Permits

Please specify the license number for the contractor completing the scope of work

Blocking:	Sewer:	Water:	Electrical:	Gas:	Foundation:	Other _____:
-----------	--------	--------	-------------	------	-------------	--------------

Alteration, Modification, Repairs \$65 (Plan Review Required *): Please check one

<input type="checkbox"/> Pressure Test	<input type="checkbox"/> Merc Test	<input type="checkbox"/> Roofing*	<input type="checkbox"/> Stucco*	<input type="checkbox"/> Door* Like for Like? <input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Solar (Roof)*	<input type="checkbox"/> Gas Yard Line	<input type="checkbox"/> Siding*	<input type="checkbox"/> Skirting*	<input type="checkbox"/> Window* Like for Like? <input type="checkbox"/> Y <input type="checkbox"/> N
<input type="checkbox"/> Other (Specify):		<input type="checkbox"/> Electrical (Specify, If Service provide Utility Co. Name):		

Misc. Permits and fees

<input type="checkbox"/> Refurbishing \$120	<input type="checkbox"/> Additional Inspection \$65
---	---

Gas Conversion (Plumbing Only) \$15. Please specify type of work performing

<input type="checkbox"/> Air pressure for gas line	<input type="checkbox"/> Replacement of Orifices
--	--

Department Use Only

Check No.:	Money Order No.:	Amount:
------------	------------------	---------

Revised 07/02/2020



Record ID: PFOU_2021204635

[← Back to Permit Search](#)

- Permit Information
- Scope Of Work Information
- Address Information
- Owner Information
- Document Information
- Payment Information
- Applicant & Company
- 8** Inspection Information

Inspection Type	Inspector	Inspector Email Address	Status	Date of Inspection
<input checked="" type="checkbox"/> Final Inspection	Shawn Zug	shawn.zug@state.nm.us	Closed(Passed)	Sep 17, 2021

ENGINEER'S STRUCTURAL CERTIFICATION:

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.

Foundation System Type		Initial Cost ¹	Real Property Foundation ²	Installation Time ³	Use in Seismic Areas	Use in Flood Hazard Areas ⁴	Use in Areas Subject to Frost Heave
	Page No.	See Page 2.10	See Page 1.3	See Page 2.10	See Page 2.7	See Page 2.5	See Page 2.4
NON-PROPRIETARY FOUNDATION SYSTEMS							
Pier and Ground Anchors	3.2	\$	N	⊕	Y	Y	Y
Crawl Spaces	3.6	\$\$ - \$\$\$	Y	⊕⊕	Y	Y	Y
Slabs	3.30	\$\$ - \$\$\$	Y	⊕⊕	Y	Y	Y
Basements	3.42	\$\$\$\$	Y	⊕⊕⊕	Y	N	Y
PROPRIETARY FOUNDATION SYSTEMS⁵							
The All Steel Foundation System, Oliver Technologies	4.2	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y
The Anchorpanel Foundation, Fast Track Foundation	4.6	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y
Rigid Foundation Anchoring System, JM Products	4.10	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y
The Storm Anchor System, The Anchor Post Company	4.14	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y
Vector Dynamics, Tie Down Engineering	4.18	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y
Xi Foundation, Tie Down Engineering	4.22	\$ - \$\$	Y	⊕ - ⊕⊕	Y	Y	Y

Table I.1 is a quick reference to information about the foundation solutions presented in the guide and the page on which detailed explanation is given. The table helps differentiate among foundation systems and summarizes the attributes of each option. The factors described in the table are: initial cost, real property classification, installation time, use in flood prone areas, use in seismic areas and use in areas subject to frost heave. These and other factors that enter into the design of all foundation systems, such as high wind areas, expansive soils, and termite damage, are described in Chapter 2.

D. New Mexico Title Insurance Forms

13.14.18.30 NM FORM 16: MANUFACTURED HOUSING UNIT ENDORSEMENT:

The term "Land" includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.

13.14.18.31 NM FORM 16.1: MANUFACTURED HOUSING - CONVERSION (LOAN) ENDORSEMENT

- 1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.**
- 2. Unless excepted in Schedule B, the Company insures against loss or damage sustained by the Insured if, at Date of Policy,**
 - a. A manufactured housing unit is not located on the land described in Schedule A.**
 - b. The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.**
 - c. The owner of the land is not the owner of the manufactured housing unit.**
 - d. Any lien is attached to the manufactured housing unit as personal property, including**
 - i. a federal, state, or other governmental tax lien,**
 - ii. UCC security interest,**
 - iii. a motor vehicular lien,**
 - iv. other personal property lien.**
 - e. The lien of the Insured Mortgage is not enforceable against the Land.**
 - f. The lien of the Insured Mortgage is not enforceable in a single foreclosure procedure.**

**13.14.18.32 NM FORM 16.2: MANUFACTURED HOUSING -
CONVERSION (OWNER'S) ENDORSEMENT**

- 1. The term "Land" as defined in this policy includes the manufactured housing unit located on the land described in Schedule A at Date of Policy.***
- 2. Unless excepted in Schedule B, the Company insures against loss or damage, sustained by the Insured if, at Date of Policy***
 - a. A manufactured housing unit is not located on the land described in Schedule A.***
 - b. The manufactured housing unit located on the land is not real property under the law of the state where the Land described in Schedule A is located.***
 - c. The Insured is not the owner of the manufactured housing unit.***
 - d. Any lien is attached to the manufactured housing unit as personal property, including***
 - i. a federal, state, or other governmental tax lien,***
 - ii. UCC security interest,***
 - iii. a motor vehicular lien,***
 - iv. other personal property lien.***

IV. LENDING CONSIDERATIONS AND INSPECTIONS

A. SAMPLE GENERAL LENDER REQUIREMENTS:

- Deactivated Title - address on title must match property address.
- Structural Engineer's Report on foundation
- Appraiser must verify make, model, and serial numbers (HUD Tags/Labels).
- Proof that home has never been moved other than from manufacturer/dealer to subject lot.
- Must be assessed as real property.
- Home must have been built after 6/15/76.

B. OTHER INSPECTIONS

NMAC 14.12.9.8 HABITABILITY: The following regulations apply only to pre-owned manufactured homes for the purpose of resale.

A. For purposes of this regulation or other laws of this state the term "habitable" as applied to manufactured housing is limited to and means that there are no known structural defects, damage or deterioration to the home which creates a dangerous or unsafe situation or condition and all plumbing, heating and electrical systems are in safe working order at the time of delivery.

B. Any home offered for resale that is not suitable for human habitation must be clearly marked, as such, with a posted sign not less than 18" x 12" with letters not smaller than one inch high. Also, all purchase agreements or contracts of sale must reflect that the consumer purchased the home "As Is - Not Suitable for Human Habitation".

NMAC 14.12.9.10 INSPECTIONS: Pursuant to the Manufactured Housing Act, division inspectors are authorized to conduct inspections, re-inspections or investigations of any section or component of a

manufactured home, its installation, set-up or utility connection.

NMAC 14.12.2.14 INSTALLER AND REPAIRMEN:

A. An installer's license entitles its holder to install manufactured homes for remuneration or consideration as provided for by these regulations.

B. A repairman's license entitles its holder to repair manufactured homes for remuneration or consideration as provided for by these regulations. An exception to this rule is a person(s) who makes manufacturer's warranty repairs and is employed and paid wages by a New Mexico licensed manufacturer or its designated agent. Such person(s) are not required to maintain a repairman's license.