

Foundation Information

This 2002 Clayton double-wide home currently has a mortgage in which the lender deemed meeting the qualifications, at the time, for financing under the HUD Publication 7584 in order to qualify for FHA financing. The HUD/FHA Manufactured Home Foundation Requirement. The form is attached along with some photos of underneath the home. **Some Lenders may require a perimeter foundation!**

Mike Steplowski with Success Mortgage told me that he could finance this home. His number is 615-772-7823.

Notice: This information provided is in no way stating or guaranteeing this home is on a permanent foundation or will qualify for any type of financing. It is the sole responsibility of any potential buyer's/Bidders to perform their own due diligence. This is ONLY information that we have obtained from the HUD/FHA website and the home is currently financed. The auctioneer, auction firm, nor seller's will be responsible for any financing, permanent foundation claims, or other. This home is being sold AS-IS, WHERE IS! Buyer should talk to their lender to confirm that the buyer can obtain financing prior to bidding.

CHECK WITH YOUR PERSONAL LENDER PRIOR TO BIDDING

The home will be open February 17th from 1-3 pm for inspections.

YOU MAY ALSO CONTACT THE AUCTIONEER MIKE WALKER AT 615-308-9009 FOR QUESTIONS.

DESCRIPTION OF MFG HOME FOUNDATION REQUIREMENTS OPINION

CHECK WITH YOUR PERSONAL LENDER PRIOR TO BIDDING

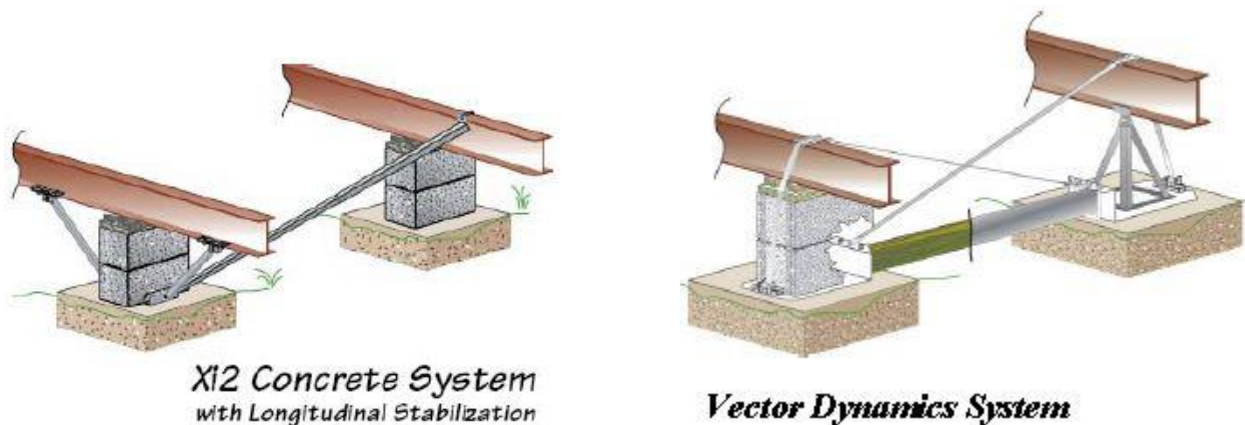
The following improvements beyond the minimum manufactured home installation regulations are necessary to meet the more stringent requirements of the Permanent Foundations Guide for Manufactured Housing, HUD Publication HUD-7584, which must be met for a home to qualify for FHA financing.

The foundation piers must bear upon reinforced poured concrete footings that are constructed below the frost line.

Foundation piers must be constructed of “solid materials”, such as reinforced concrete, masonry, steel, or treated wood. Dry-stacked block piers, which are commonly used in manufactured home foundations, can be upgraded to meet this requirement by applying an adequate coating of fiber-reinforced surface bonding cement.

A permanent well supported perimeter wall (skirting) must enclose the foundation to keep out vermin and water. This wall must be self-supporting and must rest on a concrete footing. An access opening must be constructed in this skirting wall. Most often these walls are constructed of block or brick masonry. However, treated wood walls can qualify if properly constructed.

The home must have adequate tie downs anchored to the footings to resist horizontal overturning, transverse and longitudinal loads. HUD-7584 specifically prohibits dependence on screw-in tie-down anchors commonly used in manufactured home anchorage systems. There are several anchorage systems that can be installed to satisfy this requirement. Two examples are illustrated below:



The tongue, axles, and wheels must be removed.

An adequate number of screened vents must be installed around the entire perimeter of the building to provide air circulation in the crawl space (1 sq. ft. of net free area per 150 sq. ft crawl space floor area).

The perimeter walls must extend at least 8 inches above grade.

The exterior grade must taper away from the home for drainage.

The dirt floor of the crawl space must be covered with 6-mil polyethylene plastic vapor barrier.

Utilities must be permanently installed.

This information is provided as a courtesy to help illustrate some of the HUD Permanent Foundation requirements that apply in our local area. **This is not a comprehensive list of requirements or a complete manual of accepted good practice. Additional building code and engineering considerations may apply to various situations. Therefore, meeting the requirements listed above does not ensure that the installation can be certified.**



