WASHINGTON STATE HOUSING FINANCE COMMISSION

HERE to HOME

Manufactured Home Matrix

	Home Advantage					House Key				
	FHA	VA	USDA	Fannie Mae	Freddie Mac	FHA	VA	USDA	Fannie Mae	Freddie Mac
Width Allowed	Follow agency guidelines	Follow agency guidelines	Follow agency guidelines	Single Wide or Greater	Single Wide or Greater	Single Wide or Greater				
Manual Underwrites	Follow agency guidelines	Follow agency guidelines	Follow agency guidelines	Not Allowed	Not Allowed	Allowed, follow agency guidelines.			Not Allowed	Not Allowed
AUS Allowed	DU/LP	DU/LP	GUS	DU	LP	DU/LP		GUS	DU	LP
LTV Max	96.5%	Follow agency guidelines		97%*	95%	96.5%	Per Agency Guidelines		97%*	95%
Age of Home	Follow agency Guidelines									
Twice Moved	Not Permitted									

* 97% LTV allowed on Fannie Mae's MH Advantage program only. Non-MH Advantage (standard) manufactured homes up to 95% LTV. See agency guidelines*