



# WHOLESALE BULLETIN

IMPORTANT INFORMATION: PLEASE READ IMMEDIATELY

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## 18W-038

**Attention: Business Development Managers & Mortgage Brokers**

**April 30, 2018**

**Please take a moment to read the important information contained in this bulletin.**

**Included in this Bulletin: Manufactured Housing Available for CalHFA FHA Loans**

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Mountain West Financial is pleased to announce the availability of manufactured housing with California Housing Finance Agency (CalHFA) FHA products. Please see below for manufactured housing guidelines:

- Singlewide manufactured homes and leasehold properties are not eligible
- Minimum 660 FICO. Mid-score of lowest scoring borrower is to be used
- Manual underwriting is not allowed for manufactured homes
- Manufactured homes are not eligible for CalHFA Conventional programs
- Manufactured Housing Endorsement (ALTA 7) - clarifies that the housing unit is insured under the policy
- Must meet FHA 4000.1, CalHFA and Lakeview requirements

Please refer to the [CalHFA Program Matrix and Overview](#) for complete program details.

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