

9255 CENTER STREET, SUITE 200 - MANASSAS, VA 20110

WORK ORDER PROCEDURES

Service Type: Property Type Inspection

CONTACT TYPE: Appointment Mandatory

Client has asked NVMS to determine what type of property this is (modular, mobile home, etc). **You must set up an appointment with the homeowner before proceeding.**

SCHEDULING PROCEDURES:

- Contact NVMS immediately if you cannot complete and report this order by the due date.
- Please call the contact right away to schedule an appointment to visit the property.
- Explain that part of the inspection will include needing to see the placement certificate, the serial/VIN number, and any other documentation that they can provide as evidence of the property type. Photos of any documentation will be required.
- Print all order instructions as well as the blank report to take to the property so that you know exactly what must be done and reported per the client's guidelines.

ON-SITE PROCEDURES:

- If the occupant inquires about your visit, explain that the inspection is being done at the request of **Midland Mortgage** (the client of Keystone Asset Management).
- Please dress appropriately, as you are representing NVMS, our client, as well as your own business. Professional attire and demeanor is required.
- Be sure to collect all necessary information to properly fill out the entire report form.
- Attached to this form is an "Inspection Fact Sheet" to help explain the client's requirements.

REQUIRED PHOTOS

NOTE: EVERY PHOTO MUST BE LABELED FOR THIS ORDER

- At least 7 general exterior pictures of different angles and sides of the home are required.
- All sides of home need to be photographed at least once.
- Picture of address is required to verify residence.
- Photo of undercarriage of home (if undercarriage is inaccessible, take photos to show that).
- You must also provide photos of all interior areas listed on the report to show you checked them (inside cabinets, utility closets/panels, etc.).

REPORTING PROCEDURES:

- All fields in the report must be filled out properly.
- Photos should be uploaded directly to the website. If you are unable to upload them directly
 to the order, you may e-mail them to photos@nvms.com or to your NVMS Vendor Manager.
- Once the report and photos are complete, follow the steps to properly submit for QA Review.

FACT SHEET - MANUFACTURED / MODULAR HOMES - INSPECTIONS -

The primary reason for the Inspection is to determine Property Type. The subject home has been identified as a possible manufactured home. When a property has been identified as a possible manufactured home we must obtain the following information:

- Year, make, model number, serial number/ vehicle identification number (VIN), and HUD registration tags
- Is the property permanently affixed to the foundation?
- Have the tongue, wheels, and axles been removed?

The inspecting <u>Representatives</u> are required to provide the serial or VIN number and HUD tab numbers. This is critical information for Midland Mortgage Company to have to review if the land and unit are titled properly.

What is a manufactured home?

A manufactured home is any home factory-built in the U.S. to the HUD Title 6 construction standards (commonly known as 'the HUD-code'). The HUD-code took effect June 15, 1976.

Manufactured homes will have the serial number or VIN placed at more than one location. The serial number or VIN could be inside the home in a kitchen or utility cabinet, by the electrical circuit breaker box, under the tongue, on the tongue, underneath the home, or on a plate near the front or back door. If the data plates that are supposed to be inside the unit have been removed, the serial number or VIN can be located on the tow bar/hitch or frame front cross member of each transportable section. Usually it is cold stamped directly onto the outside of a steel crossbeam that is part of the main undercarriage frame.

What is a HUD Label?

The Certification Label (also know as a HUD tag) is a red 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."

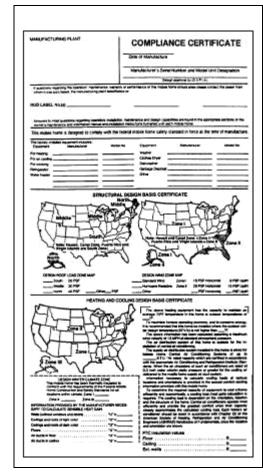
What is a Data Plate?

The 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 has a map of the United States to let the consumer know the Wind Zone and Snow Load for which their home was built. 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.

Where to Find VIN/Serial and HUD Tab Numbers

VIN / Serial Number	can be found on the property – inside Kitchen cabinet, on door under sink. Also: Utility closets, Master BR Closet, or Exterior Output Electrical Plate.
HUD ID (Tag) Number	this will be alpha-numeric in the following convention: ABC-12345. The HUD Tag is separate from the VIN Plate & is usually located outside on the exterior siding.
Manufacturer	such as Redman, Fleetwood, Palm Harbor, etc.
Year	on the Data Plate.



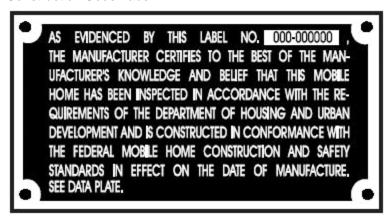
Data Plate -

the serial number(s) will be most commonly located on the interior of the home on a HUD Data Sheet/Label.

This sheet is typically found in one of the following three places:

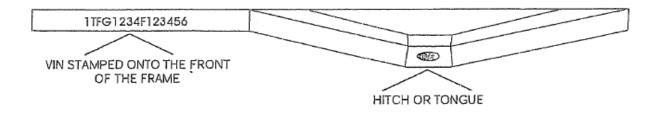
- 1) near the electrical panel box,
- 2) Bedroom closet, or
- 3) Kitchen cabinet (usually under the sink).

Construction Code Label



Locating VIN's on Exterior of Manufactured Homes

- 1) Remove any skirting or covering that hides the front of the frame. Do not attempt if this will damage property, or without owners approval.
- 2) The front frame is the metal cross member that the house rests on and the hitch is bolted onto. Begin in the center of the frame and look for the stamped VIN numbers. First look for the VIN to the left (as you stand in front of it), then to the right. The numbers are usually stamped in large numbers and can be stamped up and down, or left to right depending on the height of the frame.



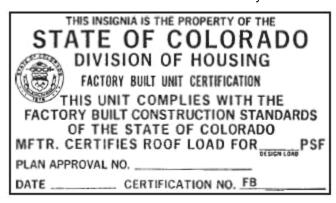
What is a modular home?

Manufactured and modular homes can be very similar in appearance. Although many people use the terms interchangeably, a modular home is any home factory-built to a local state code. In some cases, a state may have adopted one of the uniform construction codes (i.e. UBC, IRC, etc.).

Modular homes will <u>not</u> have the red Certification Label, but will have a label attached to the home stating the code it was built to.

A modular home can be built as an "on-frame" or "off-frame" modular. On-frame will be built on a permanent chassis, whereas, the off-frame modular will be built with removal of the chassis frame in mind. An off-frame modular will usually require additional cranes to assist with home placement. Modular homes are, more often than not, attached to private land.

Example of State Label - Each state's label will vary in color and content.



Colorado State Modular Code Label

Modular Code

Modular homes are built to a "Specification Code" administered by each state generally following the National Uniform Code (UBC). It is a dwelling unit fabricated in an off-site manufacturing facility for installation or assembly at the building site, bearing a label that is constructed in compliance with a state's code.

Modular Code Label Location

Modular labels are sometimes attached under the kitchen sink. Modular type units WILL NOT have the red HUD label attached on the rear exterior siding. Some manufacturers will also use the HUD data plate form, but it will list the STATE'S MODULAR CODE in a place of the DAPIA CODE.