

HUD Addendum to Uniform Residential Loan Application for Title I Loans

**U.S. Department of Housing and Urban Development
Office of Housing**

OBM Approval No. 2502 - 0328

(exp. 1/31/2027)

<input type="checkbox"/> Credit Application for Property Improvement Loan	<input type="checkbox"/> Credit Application for Manufactured (Mobile) Home Loan
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THIS INFORMATION IS REQUIRED FOR THE PURPOSE OF OBTAINING CREDIT UNDER THE PROVISIONS OF TITLE I OF THE NATIONAL HOUSING ACT.

Public Reporting: Burden for the collection of this information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed and completing and review the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to the Reports Management Officer, Office of Policy Development and Research, REE, Department of Housing and Urban Development, 451 7th St SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2502-0328.

Privacy Act Statement: The U.S. Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I, section 2 of the National Housing Act (12 U.S.C § 1703).

Loan Information	
FHA Case Number:	Property Address:
Borrower Name:	
Borrower Name:	

Complete for both Property Improvement and Manufactured Home Loans:
 Do you have other active or pending FHA Title I loans at this time? Yes No
 If Yes, provide lender name, contact, property, and loan details (attach a separate sheet if necessary):

Lead-Based Paint Warning Statement: Every Purchaser or Owner of interest in residential property built prior to 1978 is notified that such property may present exposure to lead from lead-based paint, which may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The Seller or Owner of interest in such property is required to provide the Purchaser with any information on lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.
Borrower Acknowledgment: _____ (initial) _____ (initial)

Property Improvement Loan Acknowledgments	Manufactured Home Loan Acknowledgments
BORROWER – READ BEFORE SIGNING	BORROWER – READ BEFORE SIGNING
<p>I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. This addendum shall remain the property of the lending institution to which it is submitted for the purpose of obtaining an FHA-insured Property Improvement Loan.</p> <p>I/We consent to and authorize the lending institution or HUD, after giving reasonable notice, to enter the improved property to determine that the improvements specified in my/our loan application have been completed.</p> <p>I/We understand that the selection of a dealer or contractor and the acceptance of materials used, and the work performed,</p>	<p>I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. This addendum shall remain the property of the lending institution to which it is submitted for the purpose of obtaining an FHA-insured Manufactured Home Loan.</p> <p>I/We consent to and authorize the lending institution or HUD, after giving reasonable notice, to enter the secured property for the purpose of determining the manufactured home specified in my/our loan application has been delivered and installed.</p>

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Property Improvement Loan Acknowledgments	Manufactured Home Loan Acknowledgments
is my/our responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.	
Borrower Name:	Borrower Name:
Borrower Signature:	Borrower Signature:
Borrower Name:	Borrower Name:
Borrower Signature:	Borrower Signature:
SALESPERSON – READ BEFORE SIGNING	DEALER – READ BEFORE SIGNING
<p>If the loan proceeds will be disbursed to a dealer or contractor, the person selling the improvements must certify:</p> <ol style="list-style-type: none"> 1. I am the person who sold the job. 2. The contract contains the whole agreement with the borrower(s). 3. The borrower(s) have been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction. 4. The improvements have not been misrepresented. 5. No promises have been made that are impossible of attainment, encourage trial purchase, or imply that the improvements will be used as a model for advertising or other demonstration purposes. 6. No offer of debt consolidation has been made. 	<p>I/We certify that:</p> <ol style="list-style-type: none"> 1. I/We am/are the person(s) who sold the manufactured home. 2. The contract contains the whole agreement with the borrower(s). 3. The borrower(s) has/have not been given or promised a cash payment or rebate, nor has it been represented that the borrower(s) will receive a cash bonus or commission on future sales as an inducement for the consummation of this transaction; no encouragement of trial purchase; no promise that the manufactured home will be used as a model for advertising or other demonstration purposes; and no presentation of an offer for debt consolidation.
Salesperson Name:	Dealer Name:
Salesperson Signature:	Dealer Signature:
Name of Dealer/Contractor:	Dealer Representative Name:
	Dealer Representative Signature:
<p>WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §§ 3729, 3802)</p>	