

This submission checklist is provided as a reference guide to outline the information and documentation typically required to submit a chattel loan for review. It reflects standard submission requirements; however, additional information or documentation may be requested based on loan specifics. If you need additional assistance, please contact [brokersupport@triadfs.com](mailto:brokersupport@triadfs.com).

### What is Needed to Start & How

- Completed 1003
  - Section 9 must be signed and dated by the Loan Officer
- Broker Certification
  - A certification is needed for each borrower pair if applicable
  - Need a broker certification per buyer pair
- Broker Submission Worksheet
  - Please complete form to the best of your ability. Do not forget to include notes if you are doing any unique scenario (buy-for, co-signer, ITIN, VOE only, etc.)
- Borrower's Valid Driver's License
- Submit the 4 required documents above via email to [originations@triadfs.com](mailto:originations@triadfs.com) ; if you do not receive an automated response after emailing, please check the address, spelling, and try again. **If any of the documents are missing above or missing a required signature, your application will be denied for incompleteness**
- No conditions are reviewed at initial submission & underwrite; only the 1003 and credit report in order to issue the quickest decision. Please ensure the 1003 is detailed and clear

### Home & Placement

- The home manufacture date cannot be older than June 15, 1976, for all states.
  - New York model year cannot be older than 1995.
  - The home must be a new home in New Hampshire, Maine (unless singlewide and titled), Massachusetts, and Vermont.
  - No Park model (tiny homes) in Oregon
  - No products available in AK, HI, RI, or VT
  
- No Investment Occupancy
  
- No placement in a condominium, co-op manufactured home park, or any resident owned parks
  
  
- Land placement
  - Leased, rented, manufactured home park, owned land, family land – Chattel (Home-Only financing)
  
  - Land in buyers name, free & clear, being used as downpayment – Land/plus
  
  - Land + Home being purchased simultaneously – Land/home
    - (No construction options available – no draw schedule)
    - Land + Home must be titled as real property
    - Must be Permanently Affixed
    - No park models
  
- No TBD application submissions allowed; If the buyer is purchasing in a park, you will want to list the general address for the park along with the estimated lot rent. Once under contract, you will submit a change in figures request to update the address to include lot/space # and the confirmed lot rent.

### Buyer & Seller

- If home is used (previous titled) we will need a copy of the front & back of the seller's title
- TEMPORARY STAFFING AGENCY INCOME IS INELIGIBLE FOR QUALIFICATION
  - Unless employed by the agency itself, not as a temporary worker being placed by the agency
- No buyer's power of attorney allowed; seller's power of attorney will need to be escalated for review with management

### Tradeline Requirements

Applicant(s) must meet one of the following:

One installment/mortgage loan,  
Chattel/Land Plus: minimum of 6-month payment history  
Land Home: minimum of 12-month payment history

OR

Three active revolving accounts with activity in the past 12 months  
(6 month history is required)

OR

VOR will be considered with current 12 months satisfactory and verifiable payment

- If joint, either borrower can independently satisfy the requirements.
- Tradelines indicated as authorized user accounts are not considered.

### Misc.

- Per the sales contract, No close of escrows under 29 days (from point of application submission)