

Mobile Home Buyer Protection Guide

BEFORE YOU PAY — TITLE VERIFICATION CHECKLIST

6 steps to verify a title · Red flags · Lien checks · Serial number guide · Scam warnings

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WHY THIS MATTERS MORE FOR MOBILE HOMES THAN HOUSES

When you buy a house, a title company does a professional search and provides title insurance. For manufactured home private sales, **none of that infrastructure exists**. The buyer bears the full risk. A 20-minute verification call before paying can save you from inheriting undisclosed liens, buying from a non-owner, or losing your entire purchase.

1 Get the Serial Number — Before Anything Else

The serial number is on the title record, but not on the cabinet or the home itself.

2 Call the State Title Agency — Verify Ownership

Call with the seller's name and address to verify ownership.

3 Verify Seller Identity Matches Title Record Exactly

The name on the title record must match the seller's name exactly, including "vs. married" or "and".

4 Verify Lien Status and Plan for Resolution

If a lien exists, you must have a plan to resolve it before closing.

5 Check for Tax Delinquencies and Registration

In Texas, you must verify the home is registered with the state and has no tax delinquencies before closing.

6 Confirm Park Approval Process (If Home Is in a Park)

The park must have a written approval process for the home to be purchased.

RED FLAGS — STOP THE PURCHASE IF YOU SEE ANY OF THESE

- X Seller cannot produce or find the serial number**
A legitimate homeowner knows their home's serial number or knows where to find it. If the seller cannot find it anywhere and discourages you from looking, something is wrong.
- X Seller's name does not match the title record**
The state agency says the home belongs to 'Mary Johnson' but the seller is 'Mike Johnson' with no explanation. Do not proceed without a clear legal explanation (estate documents, power of attorney, etc.).
- X Active lien that seller refuses to resolve**
The seller insists you 'just take over the payments' without a formal assumption, or says the lien 'doesn't matter' — it does. You inherit it.
- X Title is 'lost' and seller wants full payment anyway**
The duplicate title process takes days to weeks. A legitimate seller will get the duplicate first. Paying in full for a home with no title in hand gives you no legal protection.
- X Seller wants cash only, no paperwork**
A legitimate private sale involves a signed title, a bill of sale, and both parties' identification. Cash-only, no-paperwork deals are how stolen or encumbered homes change hands.
- X Home is still in a deceased person's name and seller has no estate documents**
An heir can legitimately sell an inherited home — but they need the paperwork to show they are the legal heir. 'My dad left it to me' without documentation is not sufficient.
- X Seller pressures you to close immediately**
Legitimate sellers do not need to close in 24 hours. Pressure to skip verification steps is a classic fraud indicator. Any seller who won't give you 48-72 hours to verify the title is telling you something.
- X Purchase price is dramatically below market value with no explanation**
If a \$60,000 home is listed at \$8,000 and the seller seems eager to move it quickly, ask why. The most common explanations involve undisclosed liens, disputed ownership, or code violations.

STATE TITLE AGENCY QUICK REFERENCE — Call Before You Buy

State	Agency	Phone	Website
Texas	TDHCA	(512) 475-2200	tdhca.state.tx.us
California	HCD	(800) 952-8356	hcd.ca.gov
Florida	DHSMV / County Tax Collector	(850) 617-2000	flhsmv.gov
Arizona	ADOH	(602) 771-1000	housing.az.gov
North Carolina	NC DMV	(919) 715-7000	ncdot.gov/dmv
Georgia	GA DOR / County Tag	(855) 406-5221	drives.ga.gov
Michigan	MI Secretary of State	(888) 767-6424	michigan.gov/sos
Washington	WA DOL	(360) 902-3770	dol.wa.gov
Ohio	Ohio BMV / County Clerk	(614) 752-7600	bmv.ohio.gov

Tennessee	County Clerk	Varies	sos.tn.gov/county-clerks
Indiana	Indiana BMV	(888) 692-6841	in.gov/bmv
Missouri	MO DOR	(573) 526-3669	dor.mo.gov
Louisiana	LA OMV	(225) 925-6146	omv.la.gov
Oregon	Oregon DMV	(503) 945-5000	oregon.gov/odot/DMV
Nevada	Nevada DMV	(702) 486-4368	dmv.nv.gov
All others	Search '[state] manufactured home title'	—	Contact state DMV or housing dept

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