

# Manufactured Home Title Transfer

## AFTER THE OWNER DIES

Heirship affidavit path · Probate path · State thresholds · Forms · Fees

MobileHomeTitleTransfer.pages.dev · Not legal advice — informational only · 2025

### THE TWO PATHS: HEIRSHIP AFFIDAVIT vs. PROBATE

When a manufactured home owner dies, the title does not transfer automatically. Heirs must file with the state title agency. Most small estates can use a simplified affidavit process — bypassing probate court entirely. This guide explains how to determine which path applies to your situation.

Factor	Heirship Affidavit Path	Full Probate Path
Estate value	<b>Below state threshold</b>	Above threshold OR uncertain
Probate status	<b>No probate opened</b>	Probate already opened
Wait period	<b>30–40 days from death</b>	6–18 months typical
Heir agreement	<b>All heirs must agree</b>	Court resolves disputes
Cost	<b>\$100–\$300 typical</b>	\$2,000–\$10,000+ typical
Attorney needed?	<b>Usually not</b>	Strongly recommended
Court involvement	<b>None</b>	Required

### STATE-BY-STATE SMALL ESTATE THRESHOLDS (2025)

If the manufactured home's total value falls below your state's threshold, and no probate has been opened, you can likely use the simplified affidavit path. The threshold refers to the home's value as personal property — not the value of any land it sits on (unless the land is also part of the estate).

State	Small Estate Threshold	Wait Period	Affidavit Form	Notes
Texas	<b>\$75,000</b>	30 days	TDHCA Form MH206	File with TDHCA, not court
California	<b>\$184,500</b>	40 days	Probate Code §13100	Highest threshold nationally; indexed to inflation
Florida	<b>\$75,000</b>	30 days	HSMV Heirship Affidavit	File at county tax collector
Arizona	<b>\$75,000</b>	30 days	ADOH Heirship Affidavit	File with ADOH in Phoenix
North Carolina	<b>\$20,000 / \$30,000*</b>	30 days	NC Affidavit for Collection	*\$30k for surviving spouse only
Georgia	<b>\$10,000</b>	30 days	GA Affidavit of Heirship	One of the lowest thresholds
Texas (minor estates)	<b>\$75,000</b>	30 days	Muniment of title option	Alternate TX path if will exists, no debts

Louisiana	<b>\$125,000</b>	None specified	Small Succession Affidavit	Handled by licensed notary in LA
Colorado	<b>\$275,000</b>	10 days	CO Small Estate Affidavit	One of the highest thresholds
Michigan	<b>\$25,000</b>	28 days	PC 598 Affidavit	File with MI SOS
Ohio	<b>\$35,000</b>	30 days	Release of Assets Affidavit	File with county clerk of courts
Indiana	<b>\$50,000</b>	45 days	IN Small Estate Affidavit	File with Indiana BMV
Missouri	<b>\$40,000</b>	30 days	MO Small Estate Affidavit	File with MO DOR license office
Tennessee	<b>\$50,000</b>	45 days	TN Affidavit of Heirship	File with county clerk
Alabama	<b>\$25,000</b>	30 days	AL Small Estate Affidavit	File with AMHC
All other states	<b>\$15,000–\$100,000*</b>	30–45 days	State-specific form	*Verify with your state agency

If your state is not listed or you are unsure of the threshold, call your state title agency with the home's serial number and ask specifically about their small estate or heirship affidavit process for manufactured homes.

## STEP-BY-STEP: THE HEIRSHIP AFFIDAVIT PROCESS

1

### Confirm the home is still titled as personal property

If the home was converted to real property (title retired, recorded with county), this process does not apply. The home would pass through the estate as real estate — see a probate attorney. To verify: call the state title agency with the serial number and confirm an active personal property title is on record.

2

### Verify the estate value is below the state threshold

The threshold is based on the home's fair market value at the time of death. You do not need a formal appraisal in most states — an NADA manufactured housing guide estimate, county assessed value, or dealer letter is typically acceptable. If you're near the threshold, get written documentation of the value before proceeding.

3

### Wait the required period from date of death

30 days in most states; 40 days in California; 45 days in Indiana and Tennessee. The affidavit cannot be accepted before this period expires. Count from the date listed on the death certificate, not the date of burial or notification.

4

### Obtain a certified death certificate

Not a photocopy — a certified copy with raised seal or security paper, issued by the county clerk or state vital statistics office where the death occurred. Cost: \$15–\$25 per copy. Order at least two copies in case one is required by other institutions (banks, etc.).

5

### Identify all legal heirs

Heirs are determined by the will (if one exists) or by state intestate succession laws (if no will). In most states the priority order is: surviving spouse → children → parents → siblings. ALL heirs who have a legal interest must participate in the affidavit — you cannot exclude heirs who are entitled.

6

### Obtain the state's heirship affidavit form

Download from the state title agency's website on the day you plan to file. Texas: TDHCA Form MH206. California: use the Probate Code §13100 affidavit template. Florida: DHSMV heirship affidavit. Other states: ask the agency by phone for their current form.

7

### Have all heirs complete and notarize the affidavit

Every heir with a legal interest must sign. Each signature must be witnessed by a licensed notary public — DO NOT pre-sign before appearing before the notary. If heirs are in different locations, each can appear before a notary in their own city or state and mail their notarized signature page to whoever is coordinating the filing.

8

### Resolve any outstanding lien on the title

An active lien (loan) must be resolved before the estate transfer can be completed. Options: (1) pay off the loan with estate funds and obtain a signed lien release; (2) heir assumes the loan with lender approval; (3) sell the home to pay off the loan simultaneously with the estate transfer. The title agency will not issue a clean title while an active lien is recorded.

9

### Gather all required documents

Original title (or duplicate if lost) · Certified death certificate · Completed and notarized heirship affidavit · Lien release (if applicable) · Completed title transfer application (standard state form) · Government-issued photo ID for all signing heirs · Payment for fees.

10

### Submit to the state title agency

File in person (fastest) or by mail. Texas: TDHCA Austin — 2–5 days in person, 3–8 weeks by mail. California: HCD district office — 1–3 days in person, 6–14 weeks by mail. Florida: county tax collector — same day to 2 days in person. Use certified mail if submitting by post; retain tracking information.

11

### Receive new title in heir's name

The state agency issues a new title (Statement of Ownership, Certificate of Title, or equivalent) listing the heir as the new registered owner. Store this document securely. If multiple heirs are receiving joint ownership, all names are listed on the new title.

## WHEN PROBATE IS REQUIRED

Full probate is required when any of the following apply:

- The home's value exceeds the state's small estate threshold
- A probate proceeding has already been opened for the estate
- One or more heirs refuses to sign the affidavit or cannot be located
- Heirs dispute who is entitled to the home or what share each receives
- The deceased left significant unpaid debts that need judicial resolution
- The will is being contested by any party
- A minor heir has an interest that requires court protection
- The home is in a state with no simplified affidavit process for this asset type

If probate is required, consult a licensed attorney in the state where the home is located. A probate attorney can file with the county probate court, obtain letters testamentary or letters of administration, and then direct the title agency to issue a new title to the estate beneficiary named in the court order.

MobileHomeTitleTransfer.pages.dev · Free state guides, Path Finder tool, and more resources