

Manufactured Home Real Property Conversion

STEP-BY-STEP AFFIXTURE GUIDE

Convert personal property title to real property · Unlock conventional mortgages · State-by-state forms

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WHAT IS REAL PROPERTY CONVERSION AND WHY DOES IT MATTER?

When a manufactured home is permanently installed on land you own, you can retire the state personal property title and attach the home to the land deed. This is called **conversion to real property** (or affixture). After conversion:

- The home transfers by deed — no more state title agency involvement
- Conventional mortgage financing (FHA Title II, VA, USDA, Fannie Mae) becomes available
- Interest rates drop 1–3% compared to chattel loans — saving tens of thousands over the loan life
- The home and land are assessed together for property tax purposes
- Estate planning is simplified — home and land pass together by will or trust

Critical requirement: You must own BOTH the home (title) AND the land (deed). Homes in parks on leased land CANNOT be converted. The owner names on both the title and land deed must be identical (or the same trust/entity).

THE 7-STEP CONVERSION PROCESS

1

Confirm you own both home and land — names must match exactly

Pull out yo
and the de
name first

2

Clear all liens on the manufactured home title

Every out
convention
takes 4–8

3

Get a foundation certification (if required)

FHA, VA,
Handbook
manufactu

4

Complete the state's Affidavit of Affixture (or equivalent)

Each state

5

Record the affidavit with the county recorder

Take the c
record it in
for your re

6

Surrender the personal property title to the state agency

File a title application

7

Notify the county assessor and apply for real property financing

The county affixture d through ar

COST ESTIMATE: CONVERSION PROCESS

Item	Low	High	Notes
Foundation certification	\$300	\$600	Licensed engineer; not always required
Affixture affidavit preparation	\$0	\$150	DIY with state form = free; attorney = \$150+
County recorder filing fee	\$15	\$50	Varies by county
State title retirement fee	\$8	\$55	TX: \$55 / CA: included with Form 433A / NM: \$5
Lien release (if outstanding loan)	\$0	\$50	Lender fee for processing release document
TOTAL CONVERSION COST	\$323	\$905	Recovered in 6–12 months via lower mortgage rate

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