

MOBILE HOME FLOWCHART

**START HERE**

Is ALTA 7 required or does Lender intend Mobile Home to be secured by DT?

NO

Verify that attorney obligation does not include provision of security for lender and close accordingly.

YES

Verify that TONGUE, WHEELS and AXLES have been / will be removed and that Mobile Home is or will be installed on a PERMANENT FOUNDATION.

If not

Mobile Home cannot be secured with a DT. Must be secured on DMV Title.

If so

Is the Mobile Home currently installed on the Property?

YES

NO

Give instruction to Dealer to provide certificate of origin (if new) or title (if used) to attorney

Contact DMV to see if Motor Vehicle Title on file. Check by serial number, Vehicle Identification Number (VIN) and/or all owners names since home was built.

Titled

Not Titled

SINCE JANUARY 1, 2002 HAS:  
1. Affidavit for Removal of Manufactured Home from Vehicle Registration Been Filed? **OR**  
2. Declaration of Intent to Affix been recorded?  
3. Motor vehicle title NOT reinstated by DMV? **AND**  
4. Is Home listed as Real Property for Ad Valorem Taxes?

YES

Close Normally

Construction or Installation completed prior to closing?

NO

YES


Deed of Trust must include Future Advance provisions.


Must cancel DMV Title

Check UCC Filings for Financing Statement

Obtain Certificate of Origin to Consumer/Purchaser

Get Contractor Lien Waiver or Subordination

Prepare the following for closing:  
1. Letter to DMV to cancel title.   
2. MVR-46G Affidavit  
3. Cover Sheet for MVR-46G.  
4. MVR-63 Power of Attorney  
5. Duplicate Power of Attorney for Recording  
[Get forms @ www.northcarolina.ctt.com]

Prepare and Record the Following:  
Declaration of Intent to Affix   
-- Must be recorded  
-- Must describe mobile home (make, model, serial number)  
-- Contain statement of Owner's intent to affix & to be treated as real property  
-- Attach Certificate of Origin marked "VOID" or "CANCELLED" if possible.  
[Get forms @ www.northcarolina.ctt.com]

After Closing Send Letter and MVR-46G to DMV for Cancellation

Record affidavit after return from DMV

Verify Ad Valorem Tax listing as Real Property

**NCDMV Contact Information:** On the web @ [www.dmv.dot.state.nc.us](http://www.dmv.dot.state.nc.us)  
**NCDMV**  
**Vehicle Registration Section**  
**Mail & Distribution Unit**  
**3148 Mail Service Center**  
**Raleigh, NC 27699**  
**(919) 715-7000 or (919) 861-3639**

**Overnight Courier Address:**  
**NCDMV**  
**1100 New Bern Avenue**  
**Raleigh, NC 27697**

**Chicago Title Insurance Company**  
[www.northcarolina.ctt.com](http://www.northcarolina.ctt.com)