



**IDAHO DIVISION OF BUILDING SAFETY
MANUFACTURED HOUSING SECTION
1090 E. Watertower Street, Suite 150
Meridian, ID 83642
208-334-3896**

MANUFACTURED HOME BUYER'S INFORMATION AND DISCLOSURE FORM

This information and disclosure document is given to help inform you, the consumer, and to make you aware of possible additional costs or after-sale expenses that may not have been presented to you previously.

SNOW PROTECTION:

New manufactured homes that are sited in Idaho are required by H.U.D. and the State of Idaho to be constructed for a minimum 30-pound-per-square-foot roof snow load. Check with your local building department, as they may wish to exceed the H.U.D./State requirement at your home site. It is the buyer's responsibility to protect the home from excessive snow loads. Check with your local building department to confirm that the home you are purchasing meets your snow load requirement. Increased snow load options are available, such as, ordering a stronger snow load roof, building a ramada over the home (permits and inspections are required from your local building department) or by carefully manually removing the excessive snow after each snowfall.

ADDITIONAL COSTS:

There may be additional costs associated with the purchase of a manufactured home that the buyer will want to review. Buyers should consult with the appropriate agency, company, individual, local city or county building departments or refer to consumer guide publications for information about their specific situation. Additional costs may include the following:

- | | | |
|---------------------------------------|-----------------------------|-------------------------------------|
| Access Improvements | Garage, Carport, Deck, Etc. | Sales Tax |
| Crawlspace Enclosure/Skirting | Insurance | Set-up Costs |
| Driveways or Roads | Land Purchase | Site Rent or Lease |
| Electrical, Gas, Plumbing Connections | Land or Site Development | Steps/Stairs Before Occupancy |
| Engineering Fees | Landscaping | Title/Licensing |
| Floodplain Certification | Permits and Impact Fees | Well and Septic Installation |
| Foundation Expense | Realtors Fees/Commissions | Derating Gas/Oil Burning Appliances |

FINANCING TERMS AND CONDITIONS:

There are several different financing options that are available to home buyers. Financing may be available through local banks, saving and loan associations, credit unions, mortgage companies, finance companies or other financial institutions. These financing options and financing costs are dependent upon whether the home is financed with real estate (land/home) or as personal property (home only.) The type of financing that the buyer secures will dictate the financing costs that the buyer will incur. Depending on which financing source is chosen and the type of financing needed, these are some of the financing costs that may be associated with the purchase of a home. This list is not inclusive and other financing costs may be required. The financial institution that will be extending the financing for the buyer's home will provide the buyer with an estimate of financing costs for loans with real estate. **Be sure and review these carefully:**

- | | | |
|-------------------------|----------------------------------|----------------------------|
| Appraisal Fee | Escrow Accounts and Fees | Loan Origination Fee |
| Construction Loan Costs | Hazard Insurance/Flood Insurance | Mortgage Insurance |
| Credit Report | Inspection Fees | Records and/or Filing Fees |
| Discount Points | Interest for Credit | Title Insurance |

BUYER'S STATEMENT: I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND ALL ASPECTS OF THE ABOVE DISCLOSURE PRIOR TO PURCHASE.

BUYER'S NAME(S) (PLEASE PRINT) _____

BUYER'S SIGNATURE(S) (X) _____ (X) _____ Date: _____

RETAILER'S NAME _____ Idaho Retailer License: _____

RETAILER'S ADDRESS _____