

I wanted to follow up with a couple of resources to help answer questions that came up during my testimony. Could you please pass this information on to the committee?

1. Requirements of HUD Code:
 - a. This is a good overview that doesn't get too weedy [Understanding The HUD Code - Next Step](#)
 - b. Here is the policy in case you would like more detailed info. [eCFR :: 24 CFR Part 3280 -- Manufactured Home Construction and Safety Standards](#)
2. State titling policies:
 - a. Fannie Mae Titling Report gives high level details for each state with citations to the policy [Titling manufactured homes as real property | Fannie Mae](#)
3. There was a question about whether requiring real estate titling could shut lower income borrowers out of loans who currently do qualify for home-only personal property loans. My team and I are looking into the data that we have to see if we can provide more information.

Thanks to the committee for allowing me to come testify. It was an honor to talk through the issue with them.

Warm regards,
Rachel