

## **ON THE LEVEL...**

We not only specialize in strengthening the support systems of manufactured homes for financing and insurance specifications, but we also provide turn-key support to lenders, underwriters, appraisers, real estate agents and escrow officers to meet the upgraded foundation criteria, either by recording a 433A or providing an Engineer's Certification.

We take care of all the details from permit and installation to recordation and certification. And for the benefit of your customers, we even get paid out of escrow.

Depending on the licensing jurisdiction, we are able to complete the retrofit process from permit to recordation within 3-5 days.

## **Our Company Provides Solutions!**

- **433 & FHA Foundations**
- **Permits and Retrofits for 433A**
- **Engineer's Certification to meet HUD 1996 Handbook**
- **All work can be paid out of escrow**

**Q: Did you know that most manufactured homes in San Diego County do not have foundation systems that meet the criteria for financing?**



**A: ON THE LEVEL can provide the solutions! We can help you with HUD requirements, financing and retrofitting-- for total turn-key support.**

**ON THE  
LEVEL**

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License # B & C-47 521400

If you are working with a manufactured home and need a foundation retrofit or engineer's certification in order meet Conventional or FHA/Reverse Mortgage Foundation requirements, we can do it all! We have the answers and the solutions!

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## YOUR SOLUTION CHECKLIST



### CONVENTIONAL FINANCING: 433A

Most conventional lenders want to protect their investment with a recorded 433A. The 433A document conjoins the manufactured home (personal property or chattel) with the land, thus establishing the two entities as a unitized piece of real property. In order to procure a 433A document, a retrofit foundation system must be installed by **On The Level** and then inspected by the local regulating agency. **On The Level** generally selects the least expensive system available for the type of home, the size of home and the soils conditions. Once the 433A is signed by the local licensing agency, it is recorded and then expedited to escrow, the appraiser or the lender. Depending on the jurisdiction, the cost of the permit generally ranges from \$350.00 to \$750.00. The price of the system depends on the size of the home and the engineering specifications.

### FHA OR REVERSE MORTGAGE: HUD STANDARDS

FHA and Reverse Mortgage have much more stringent because the foundation system must meet the guidelines of the HUD 1996 Handbook. Therefore, in addition to 433A requirements, the foundation must be certified by a licensed engineer.

### **ON THE LEVEL** STANDARD: FROM START TO FINISH!

Exactng standards of workmanship, wide knowledge of all state certified systems and ability to expedite quickly.