

# **SIMPLIFY SELLING YOUR MOBILE HOME**

**A Guide to Choosing the Right Option for You**

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## **SIMPLIFY SELLING YOUR MOBILE HOME: A GUIDE TO CHOOSING THE RIGHT OPTION FOR YOU**

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Neither the author nor the publisher can be held responsible for the use of the information provided within this book. The author, Adrian Smude, has the specialty of providing solutions for people with mobile homes they need to sell. Through this book, I focus on the valuable insights about how you can sell your mobile home. I do not claim to be an expert in all areas of real estate. Please always consult with a trained attorney, financial planner, accountant, or other professionals regarding your transactions.

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## INTRODUCTION

Many people have no idea there are many ways to sell their mobile home! This book is a guide about the different selling strategies, and how to identify which one best fits your needs. The more you plan ahead, the better the outcome will be.

### The Goal of This Book

This book is designed to help you understand that there are many options for how to sell your mobile home. There is no one-size-fits-all solution, so it's important to have a team that guides you towards the best decision for you and your family.

Over my 19 years as a real estate investor, I am sharing what I have learned from my mentors and the school of hard knocks. My wife and I settled into the niche of mobile homes after we realized there was a void in the market. Until now there hasn't been much education for sellers to know they have options.

### Identifying Your Selling Scenario

This book is broken into 3 sections, depending on your unique selling situation. And there's a bonus section covering mistakes you can avoid.

But first, which type of mobile home are you selling?

**Section 1** covers selling your mobile home that needs to be removed from the property.

**Section 2** covers selling your mobile home inside a park with lot rent.

**Section 3** covers selling your mobile home with land.

**Section 4** covers common mistakes for all sellers to avoid.



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## SECTION 1: SELLING YOUR MOBILE HOME THAT NEEDS TO BE REMOVED FROM THE PROPERTY

Contrary to their name, mobile homes are not very mobile! They require big trucks, government permits, and a lot of work to move even a few feet. Here are a few things to consider if you're selling your mobile home that needs to be removed from the property.

Every state and county has different requirements to move a mobile home. For example, at the time this book was written, in Florida, the home must be in roadworthy condition and be built from June 15, 1976, or later.

Moving companies can charge \$8,500 for a single wide and \$17,000 for a double wide to be moved and set up. This is an important consideration because your buyer will have to factor this into his/her price.

If you want the home gone, it will still cost you about \$3,500 to have it hauled to the dump! Beware of people saying they will remove your home for less. I've seen people take the metal off the home and leave you with a large pile of debris. This is more work to dispose of. Or others doing it for a "cheaper rate" move the home on the weekend without permits and cause trouble for everyone.

### **Seller Story #1: Sue on the Move**

We once received a call from a woman—let's call her Sue—who wanted to sell some land that she'd had a mobile home removed from. Sue had a terrible time with the movers because they took so long, which meant the county inspector had to check the home twice. Sue even called the police to have the mobile home she no longer owned removed from her property.

Once the movers finally removed the home, they damaged the driveway but never repaired it. This was the first time the buyer had purchased a mobile home to be moved to his land; they were trying to do everything as cheaply as possible.

Although they may cost more, professional movers will pull all the required permits and ensure your driveway and land are protected in the move. A professional buyer will also have a team in place to make sure everything is done properly so it is hassle free for you, the seller.

### **Seller Story #2: Cindy and the Deadline**

One of our important team members is Rod. For a living, Rod buys mobile homes that need to be removed from the land. We once connected him with a seller, Cindy, that needed her mobile home removed from her property because she was building a house. The mortgage company for the new build required the mobile home to be removed within 60 days of the completion of the house.

Rod went to look at the mobile home and said 60 days was more than enough time to have it removed. He gave clear expectations to Cindy, so she knew what to expect through the process. She was thankful to make a little money without headaches versus paying to have the mobile home brought to the dump!

**Logistics and Financing**

Remember, a mobile home is a vehicle, so you'll need your title(s) and a bill of sale. Your buyer will bring the title(s) and bill of sale to the DMV to transfer to their name. For liability reasons, it's important for the mobile home to be transferred out of your name. I am commonly asked if a mobile home can be moved out of a park. Most of the time, yes. But many parks will give the buyer such a hard time that they don't want to go through the hassle. It's best if your buyer has cash. But if not, you'll have to sell with a seller financing agreement because banks don't want to finance a home that is being moved from its original install location. There are two main ways to sell your mobile home that needs to be removed from the property—for sale by owner or through a professional mobile home buyer. Below is a list of pros and cons of each way you can sell.

**For Sale by Owner**

<b>Pros</b>	<b>Cons</b>
Possible higher sales price	You do all the work to market the home
You learn the entire process	Typically takes longer
	Buyer may ask for repairs to be made
	Seller needs to follow up that title has been transferred
	You work with buyer to coordinate moving company
	You do the paperwork

**Professional Mobile Home Buyer**

<b>Pros</b>	<b>Cons</b>
Sold fast or on your timeline	Discounted purchase price so the investor can make money
Hassle free	You don't typically select the moving company
You don't have to select the moving company	
Bought AS IS	
Buyer has all required paperwork	

*Buyers' financing*

Buyers' financing can be very difficult for a mobile home that has been moved. Banks don't like to provide a mortgage on any mobile home that has been moved since its original install date. This

limits the number of people that can buy your mobile home because they need cash ready or access to cash.

To get the most dollars for your mobile home, consider allowing your buyer to make payments. Do your homework on the buyer before allowing them to make payments. Be sure to know, like, and trust the person who's making payments to you.

### **A Seller's Checklist**

If your mobile home that needs to be removed from land, ask yourself these questions to prepare for the selling process.

- Do I sell For Sale By Owner or to a Professional Buyer?
- Are the HUD plate(s) on the outside of the home(s)?
- Do I have the mobile home title(s) in my possession?
- Can decks and additions be removed from the home?
- Will trees need to be cut for the mobile home to pass through?
- How long do I have until the mobile home needs to be removed?
- Will my buyer be able to get financing or have to pay cash?

### **How Can We Help?**

An ounce of prevention is worth a pound of cure, so talk with a professional buyer. They will give you their advice on your situation.

If you need a trusted professional buyer, give us a call to discuss your options—it's on the house.



For more information, connect with us:

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## SECTION 2: SELLING YOUR MOBILE HOME INSIDE A PARK WITH LOT RENT

The quickest and most successful mobile home sales transactions on rented land happen when the seller is prepared. If you don't have one yet, ask your park for a printout that shows your good standing status, a listing of the requirements, and an application for your buyer. The buyer must qualify by the park's rules and application to buy and keep the home in the park. Any past lot rent and fees would pass onto the new owner because they stay with the home.

### **Seller Story: Trish and the DMV**

One Friday afternoon, we received a call from Trish, a seller who wanted to know if we were interested in buying her mobile home. She said she already had her home sold, but she was waiting on the buyer to give her the money after getting approved by the park.

We asked why she was calling us if she already had a buyer. Trish responded that she was starting to get worried because she had to move for her new job no later than Wednesday, and she needed money for a moving truck. After inspecting the place, I (Adrian) gave her a written offer as a backup.

Although our offer was lower than her current one, Trish was at peace because I'd explained that mobile home investing is what I do for a living. I told her I'd act fast during the entire process and even advance her some of the money before she moved out.

As a buyer, I gave Trish part of the money before she moved out, which was a huge stress reliever. She needed the money to rent the truck to move her stuff into! On Monday afternoon, we received a call from Trish asking if we could go through with our offer. I went straight to the park office with our application.

Tuesday we were approved, and I met Trish at the DMV with the appropriate paperwork so we could get the process started. By Wednesday, we met at the mobile home to verify that Trish had kept her promise to leave the mobile home clean and that the paperwork was completed. The keys and money were exchanged, and Trish was off to the next stage of her life. Thanks to Trish's preparation, the transaction was pretty fast and smooth.

### **Marketing Your Mobile Home**

Some ways Trish was advertising her mobile home include:

- Craigslist ads
- Facebook posts
- A For Sale By Owner sign in the window
- Her park bulletin board
- Asking the park manager to send people her way

All this made Trish’s cell phone ring off the hook. She had so many people asking questions and comments like:

- How much is the lot rent?
- Will you take payments?
- What is the lowest price you will take?
- I want to buy it but will not have the money for 2 months, will you wait?
- Do you have more pictures?
- When can I see it?
- I would like to list your home for you.

You should have these answers or info in your ad and/or prepared for each caller or message.

**Logistics and Financing**

Some people list their mobile home with a *mobile home dealer*. A dealer is like a realtor, but they work with mobile homes without the land included in the sale.

When deciding to list your home with a mobile home dealer, here are some questions to ask:

- How many homes have you sold in this community in the last 6 months?
- What are you going to do to sell my home faster than I can?
- How long will it take to sell?
- How much can you sell my home for by the end of the month?
- How much is your commission?
- What if I find a buyer while you have the listing?
- What type of relationship do you have with the park manager?

Financing mobile homes on rented land can be difficult because there are only a few banks that will finance them. If your buyer does not have the cash, you could let the buyer make payments to you which can yield a higher sales price.

There are two main ways to sell your mobile home inside a park with lot rent—payments to owner or cash to owner. Below is a list of pros and cons of each way you can sell.

**Payments to Owner**

<b>Pros</b>	<b>Cons</b>
You’ll receive a higher sales price (typically)	You’ll wait for your money
Payments last longer	Extra paperwork
No financing contingencies	
Payments continue to heirs if you pass away	
Bought AS IS	

### Cash to Owner

Pros	Cons
Bought AS IS	Lower sales price
Get all your money today	No predictable income
No extra paperwork	

#### *Financing a mobile home with lot rent*

Again, very few banks are willing to finance a mobile home that doesn't include the land on the mortgage. The few that will lend on only the mobile home don't typically lend on a mobile home older than 20 years old. This increases the challenge for financing on older mobile homes. This is one reason making payments to the owner can be beneficial.

#### **A Seller's Checklist**

If your mobile home has lot rent, ask yourself these questions to prepare for the selling process.

- How soon do I need to sell?
- Is my lot rent current?
- Do I have the mobile home title(s)?
- Do I know the current park move-in requirements for my buyer?
- Do I have an application for the park to give to my buyer?

#### **How Can We Help?**

An ounce of prevention is worth a pound of cure, so talk with a professional buyer. They will give you their advice on your situation.

If you need a trusted professional buyer, give us a call to discuss your options—it's on the house.



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## SECTION 3: SELLING YOUR MOBILE HOME WITH LAND

You have many options when selling your mobile home with land. The right option depends on your life circumstances.

If you have the time to fix your home up and wait for it to sell, contacting a realtor might be the best option. If you like doing all the work yourself, selling it for sale by owner might be your best option. On the other end of the spectrum, if you are in a hurry or don't want to do any work, selling to an investor might be your best option.

There is no one-size-fits-all approach, but be cautious of anyone who tells you that their way is the best in all situations. It depends on many factors, which we cover in this book. Our job is not to persuade you to pick one option, but to give you the information and let you decide which is best for you.

### **Seller Story #1: Ms. Jenkins and the Realtor**

Ms. Jenkins decided it was time to sell her home of 15 years. She asked her girlfriends for referrals of their favorite realtor. After interviewing them, she decided her best option for selling her 2005 mobile home was to call her contractor to make some repairs.

To clean out the mobile home, Ms. Jenkins had a garage sale the weekend before the contractor came to work. And she hired a cleaning company to make the place look sharp for the professional photographer.

Her realtor soon put his FOR SALE sign out front. After a few weekends of showings, Mr. Realtor brought the best 3 offers to Ms. Jenkins. The two of them sat down to discuss the pros and cons of each offer and made their decision.

Ms. Jenkins started packing her belongings up in anticipation of closing in a month. She had the movers move everything to her new place a few days before closing. Although it was a long process, she was fortunate to pick the right realtor to smooth over the small issues. She ultimately had a successful closing.

Finding the right realtor isn't as easy as it sounds. These days most of us have a family member or friend that is a realtor, so how do we pick?

Although it's a realtor's job to help you get the best price, some realtors do not back up their reason for the listing price with actual data. It's important to ask for that supporting data. Also, consider asking the realtors you interview the following questions:

- What is your marketing strategy?
- You are getting paid to do the work, so what's your plan to get me the best offers?
- What is included in your fees?
- What is your experience?

Some realtors are full service with the fees they charge, and some ask you to pay for photos and sometimes marketing. Experience is huge when it comes to mobile homes because they have a few extra items banks look for in inspections such as the tie downs and up-to-code skirting. We recommend asking for the realtor's references or recent sales of similar homes nearby.

### **Seller Story #2: Peter's Situation**

Peter was a seller who needed to move quicker than he felt was feasible after hearing Ms. Jenkins' story. He had too many repairs and stuff laying around without the care to deal with it all. His goal was to leave it all behind and get moved into his new place within a month!

To receive a quick offer, Peter decided to call an investor (me, Adrian). After I talked with Peter for a bit, he felt there were different types of "investors." Some investors actually buy your property. Other investors just put your property under contract and turn around and sell the contract for a higher price to an investor that will close. Peter asked, "What's next?"

I replied telling Peter that the amount he needed was in the ballpark of what we could pay for a property in the condition of his. I scheduled an appointment to walk the mobile home. While I was walking Peter's home, he expressed concerns that he didn't want the risk of closing not happening because of financing, he was selling AS IS. I assured him I don't use bank financing—he didn't have to worry because we don't even have a financing contingency in our simple agreement.

Peter's 1994 double wide was in good shape, but not in a condition a bank would finance it. This is one of the benefits of being an investor. As Peter and I were writing down everything that we agreed upon, he asked if we could close before the end of the month because he was in a hurry to move. I responded by saying I was ready to close as soon as the title company was. Previously I've closed within a week, but the title company likes it when I give a little more time.

The title company was on my way home from Peter's property, so I dropped off the agreement and deposit check. We typically use the same title company, so they are a bit faster on preparing the paperwork because we know what each other is looking for.

We were ready to close so fast that Peter said he didn't have time or care to move everything out because he didn't actually want what was left at the property. We came to an agreement I'd take care of the leftover furniture by donating what I could and bringing the rest to the dump. At closing, Peter thanked me for helping him move onto the next chapter of his life so quickly and stress-free.

Peter did his research on me before agreeing to sell to me, he asked questions like:

- Are you actually buying my mobile home?
- What repairs do I have to make?
- When will I get my money?
- I don't have any paperwork; do you have all that?
- How long and complicated is your agreement?

- How do we find a title company?
- Do you have any references?
- Where can I read reviews about you?
- What are you going to do with my home?

**Financing**

I believe everyone’s situation is unique which requires an open conversation to give offers that will truly solve the problem. Remember every situation has a solution!

There are two main ways to sell your mobile home inside a park with lot rent—payments to owner or cash to owner. Below is a list of pros and cons of each way you can sell to an investor and with a realtor.

**Selling to an Investor**

<b>Pros</b>	<b>Cons</b>
Close on seller’s timeline	Sometimes selling at a discount
No repairs needed	
No financing contingencies	
Stress free	
Bought AS IS	
Less people walking through the seller’s home	
Custom options for the seller’s unique situation	

**Selling with a Realtor**

<b>Pros</b>	<b>Cons</b>
Selling for a higher price (typically)	Seller pays the realtor commission
Sets up all the inspections for the seller	Repairs may need to be made
Advertises for the seller	Possible financing contingency
Has a team	Multiple people walking through the home
Has standard contracts	Process take time

*Financing for a mobile home with the land*

This can be done, but there are more challenges than a site-built home. The big banks don’t like to lend money on anything older than 20 years. But small community banks and credit unions will sometimes lend money on a mobile home with land as old as June 15, 1976.

The challenge is that the mobile homes have to be up to the current code and pass all the inspections. Often this can be more costly than the value of the property. The piers, straps, and skirting are a few of the big items the bank inspects. Without bank financing, your buyer will need to have cash. This can limit the amount a buyer can pay for a property.

Payments to the owner can allow the buyer to pay more than they would be able to with cash. If you choose to do this, please make sure to have a title company prepare the documents. The title company is a third party and has experience with these documents. In the event something happens to you, you'll want the payments to continue to your heirs.

Although this is more difficult, it's not impossible.

### **A Seller's Checklist**

When selling mobile homes with land, ask yourself these questions to prepare for the selling process.

- When do I need to sell by?
- Will a bank finance my mobile home?
- Do I want to do the repairs needed?
- Do I want multiple groups of people walking through my home?
- Do I have a mortgage or liens on the property?
  - If so, do I have a current statement?
- Do I plan to remove everything from the property or leave behind unwanted belongings?

### **How Can We Help?**

An ounce of prevention is worth a pound of cure, so talk with a professional buyer. They will give you their advice on your situation.

If you need a trusted professional buyer, give us a call to discuss your options—it's on the house.



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## SECTION 4: MISTAKES TO AVOID

Through my experience, I have found information of what not to do has been just as important as the information of what to do. The purpose of this section is to go over the common mistakes all types of sellers can make and tips for avoiding them.

### **Mistake #1: Bad Paperwork**

The most common mistake I see is people buying documents from an office support store or a website. These documents may have a cheaper price tag, but their lack of customization to your needs affects the price of the home.

I have seen property title work messed up so badly from the years of using fill-in-the-blank paperwork that the cost to fix the past paperwork would cost more than the value of the property. When the paperwork is done incorrectly, it can cost the title company a lot of time and you more money.

I recommend always closing with a competent title company if the mobile home is being sold with the land. If only the mobile home is being sold, I recommend using a third party company to research liens and make sure the paperwork is filled out correctly. Or you can make the transfer at the DMV. I have met the seller at the DMV and signed everything in front of the clerk, so they could tell us exactly where to sign.

### **Mistake #2: Repairs**

There are a lot of mistakes when it comes to mobile home repairs. The first is sellers hiding repairs with a slapped-together cover-up job. This doesn't usually work because the buyer will spot it or be suspicious when they see fresh work done in only parts of the property. A home inspector usually pokes holes in cover-up jobs.

Over-rehabbing is another big mistake. Some properties cannot afford an HGTV-style rehab, which means you won't get the money and time you put into the property back when you sell. I've also seen remodels get out of hand. When a wall is opened up, sometimes more problems are found. Or a remodeled room can make the other rooms look old and sad.

The third big repair mistake I see is hiring the wrong contractor. Many handymen and contractors don't know how to work on mobile homes. While similar to site-built homes, mobile homes have important differences which can have expensive consequences when the contractor is inexperienced. Some contractors also over-rehab mobile homes because they will only do HGTV-quality jobs. The quality of a contractor is important.

Recently we have witnessed labor and materials for repairs skyrocket! This can increase the amount you will have to pay even in the middle of a project.

We have purchased many properties in the middle of a rehab. This hurts the seller's profits because contractors don't like to step into a job that has already been started. This would be like a heart surgeon walking in without any background of the patient halfway through open-heart surgery.

### **Mistake #3: Bad Advice or No Advice**

There are great real estate professionals in every market, but finding them can be challenging. In most states, it takes 60 to 180 hours of training to pass a test, which gives the person a piece of paper.

Compare that to getting a cosmetology license in the same state—1,500 hours. The cosmetologist is required to do substantially more work even though a mistake in cutting hair will grow back.

Wouldn't you want a person advising on one of the largest financial decisions of your life to have more training than the person cutting your hair? On the investment side, it can be worse because some investors have a weekend training or limited experience.

There are many rumors about mobile homes. I hope I have cleared up some of those rumors and myths within this book. A professional with experience and a positive track record in mobile homes will be able to provide accurate information. But not asking for advice can also be very costly because you can leave money on the table. Worse than leaving money on the table is a lawsuit later when you thought you sold the property. Get good advice to prevent future headaches.

This book provided many questions to help you choose the right advice. If you have more questions, feel free to reach out and we will help.

### **Mistake #4: Not Qualifying the Buyer**

Unfortunately, there are people in this world who will sign an agreement without knowing how they are going to fulfill their side of the agreement. With a buyer, this usually is an issue in relation to money.

Inexperienced and new buyers will sign an agreement without the money to buy. These people run around asking people for money and at times get desperate trying to sell the agreement to an investor that has the money.

I recommend asking how your buyer plans to pay. Some acceptable answers would be in cash from their bank account, with a friend's loan, through payments to the seller, or any combination of these. It's not rude to ask for proof of funds.

### **Mistake #5: A Vacant Property Is Costly**

Paying off your property is a huge accomplishment! But when a home does not have a mortgage, it still has monthly expenses. People rarely take into account the monthly costs of insurance,

property taxes, water, electricity, repairs, security, lawn maintenance, and the trouble of code enforcement. Months of all these can really add up and affect your profits.

There are many times I've seen people take months longer than planned to sell. This is easy to do with a busy life. When I was selling a house with a pool, I took a little longer than planned to sell, and I didn't have a close eye on the pool. A pool in the dry season will lose more water by evaporation. If you do not refill the pool, the pump will burn up. This happened to me and cost me hundreds of dollars more than expected.

## IN CLOSING

You now have the basic information of selling strategies for your mobile home. All your problems can be solved if you have the right team. Depending on your situation, there are many people who could play a crucial role in your sale including a contractor, a title company, the DMV, a realtor, and an investor.

Have more questions? Our frequently asked questions are available on our website [MyWifeBuys.com/FAQ](http://MyWifeBuys.com/FAQ)

For resources, referrals, or to talk us directly, contact us!

You can also find us on [Google](#), [Facebook](#), [Instagram](#), and [Twitter](#).



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## ABOUT MY WIFE BUY\$ MOBILE HOMES

My Wife Buy\$ Mobile Homes is a local family real estate solutions company founded by a husband-and-wife team, Adrian and Erin. We work hard to help improve the communities we grew up in—Plant City and Lakeland, Florida.

One of our goals is to improve housing in communities where homes are distressed and living conditions are less than desirable. Regardless of the homes' neighborhoods, we take action to repair the homes to modern-day living standards.

Our dedication allows for a smooth process and truly helps everyone in their unique situation.

## AUTHOR BIO

Adrian Smude has been investing in real estate since 2002 when he became a landlord. Although he was only 20 at the time, his status as landlord was accidental because he was being evicted. Adrian later purchased a second home as an investment, but it ended as a short sale.

After 11 years of treating real estate as a hobby, he discovered his passion and niche within the field—investing in mobile homes with the land. He found people with older mobile homes do not know all their options, and the typical real estate investor doesn't understand mobile homes.

Adrian has dedicated himself to learning as much as he can and sharing his experience to be a helpful resource in the world of mobile homes. Besides real estate, Adrian's company supports the community by donating time and money to local charities.