SPECIALTY ESCROW

Mobile and manufactured home escrow

Mobile and manufactured homes close through a different system than houses. Depending on the home, title transfers through the state housing department rather than the county recorder, and the buyer usually needs park approval before closing.

What changes from a normal sale

Many manufactured homes are registered with California's Department of Housing and Community Development (HCD) instead of being recorded like real property. The escrow verifies registration, clears liens and taxes, and processes the transfer through the right agency for that home.

The park's role

If the home sits in a park, the buyer typically must be approved by park management and sign the park's rental or lease agreement before closing. We time the file so approval, payoff, and transfer land together.

Frequently asked

Is a mobile home sale faster than a house?

Often, but the steps are different, not fewer. Registration, taxes, and park approval each have their own clock.

Do mobile home sales use title insurance?

It depends on how the home is titled. Homes converted to real property close more like houses. We confirm the home's status at opening.

Who handles the HCD paperwork?

We do, as part of the escrow. The transfer is not done until the state records the new owner.