



TECHNICAL ADVISORY

DIVISION OF MOTORIST SERVICES

DATE: September 22, 2017	Technical Advisory RS/TL17-027
SUBJECT: Total Loss Settlements Involving Insurance Companies – Retired Mobile Home Titles and Modular Homes with Registration Only	

Overview:

When a mobile home title has been retired and the mobile home is now transferred by deed to the property to which it is affixed, a physical title is not available to the insurance company that deems the mobile home a total loss. Modular homes located on a mobile home lot in a mobile home park, recreational vehicle park, mobile home condominium, cooperative, or subdivision prior to October 1, 2015, were not required to be titled (registration only).

In both situations described above, titles must be issued and transferred to the insurance companies upon the declaration of a total loss by the insurance company. In all situations described in this technical advisory, normal title and registration fees will apply.

Details:

To reinstate the retired mobile home title(s) so they may be signed over to the insurance company the following is required:

HSMV 82040 – Completed by owner of mobile home, one for each section of the home;

and

Affidavit signed by owner(s) of the land and secured parties and other lienholders (if applicable) consenting to the removal of the home from the land;

and

Certification (if applicable) from a title insurance company listing the owners and all secured parties and other lienholders which is dated within 10 days of the date of the application for title.

After the owner obtains title the Insurance company will need to provide the following documents:

Title(s) issued in the owner's name (no liens can be on title) signed over to insurance company

or

Insurance company provides title(s) and 82995 to sign for customer;

and

HSMV 82363.

For modular homes located on a mobile home lot in a mobile home park, recreational vehicle park, mobile home condominium, cooperative, or subdivision who prior to October 1, 2015, were not required to be titled (registration only) the following documentation is required:

To issue an original title to the modular home:

Proof of ownership which may consist of one or more of the following:

- Manufacturer's Certificate of Origin, signed over to the owner of the modular home
- Deed (may use a copy from the Clerk of Court's website if original is not available)
 - If the deed indicates a mortgage (lien) on the modular home, a satisfaction of lien must be provided to issue the title.
- If neither of the above are available and the customer cannot provide other satisfactory proof of ownership a Declaratory Judgement is required.

and

Proof of current registration of the modular home

and

HSMV 82040 – Completed by the owner of the modular home, a modular home (MD) is consider to be one unit, only one title will be issued.

After the owner obtains title the Insurance company will need to provide the following documents:

Title issued in the owner's name signed over to insurance company

or

Insurance company provides title and 82995 to sign for customer;

and

HSMV 82363.

This information will be added to the department's website to assist customers with knowing what to bring to the office when they have a retired mobile home or modular home.

If you have any questions, please contact your next level of management or the Field Support Center.