

Missouri Department of Revenue – Manufactured Homes

Senate Bill 630 (passed by the General Assembly during the 2010 legislative session) allows a manufactured home to be converted to real property through a process of affixation. Additional provisions of this law allow manufactured homes previously affixed and converted to real property to be converted back to personal property and issued a certificate of title.

Affixation is the process of recording manufactured home information in the Department of Revenue's titling system in order to provide proof that the manufactured home has been converted to real property.

Severance is the process of removing (severing) a manufactured home from a permanent foundation which is attached to real property. Once severed, a manufactured home previously recorded as affixed may be issued a title pursuant to the processes outlined below.

Affixation and severance documentation can be processed at any [Missouri Department of Revenue License Office](#).

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Affixation

In order to be considered real property, a manufactured home must be permanently affixed to real estate and an [Affidavit of Affixation \(Form 5312\)](#) must be recorded with the Recorder of Deeds Office in the county where the real estate is located.

- An applicant is not prohibited from using a similar Affidavit of Affixation which is substantially compliant with the information contained in [Affidavit of Affixation \(Form 5312\)](#). However, it is strongly recommended that applicants use Form 5312 as it contains all the mandatory requirements under Missouri law.
- Once the manufactured home has become permanently affixed to real estate and an Affidavit of Affixation has been recorded in the Recorder of Deeds Office, a certified (recorded) copy of the Affidavit of Affixation can be filed with the Department of Revenue in order to document that the home has been converted to real property.
- An Affidavit of Affixation must be filed with the Department within 60 days of the date it was recorded in the Recorder of Deeds Office.

- An Affidavit of Affixation filed with the Department more than 60 days after the date it was recorded in the Recorder of Deeds Office will not be accepted. The applicant will be required to obtain an Affidavit of Affixation with a recorded date of less than 60 days prior to filing such with the Department.
- The recorded Affidavit of Affixation filed with the Department must be accompanied by the following documents:

[Application for Surrender of Title or Manufacturer's Certificate of Origin \(MCO\) \(Form 5315\)](#)

- If the owner of the manufactured home has a manufacturer's certificate of origin (MCO) or certificate of title for the manufactured home, the Affidavit of Affixation must also be accompanied by an **[Application for Surrender of Title or Manufacturer's Certificate of Origin \(MCO\) \(Form 5315\)](#)**. The Form 5315 is not required to be recorded with the Recorder of Deeds Office.
- The MCO or certificate of title must accompany the completed Form 5315.

IMPORTANT NOTE: The applicant may surrender a certificate of title which has been issued in the name of another individual or is assigned to the applicant from the owner whose name appears on the face of the title. This is acceptable as the transfer of ownership will have legally occurred upon the recording of the Affidavit of Affixation (Form 5312) in the Recorder of Deeds Office.

OR,

[Application for Confirmation of Conversion \(Form 5314\)](#)

- If the owner of the manufactured home does not have an MCO or certificate of title to surrender with the Affidavit of Affixation, an **[Application for Confirmation of Conversion \(Form 5314\)](#)** must accompany the Affidavit of Affixation when it is filed with the Department.
- The Application for Confirmation of Conversion (Form 5314) is not required to be recorded with the Recorder of Deeds Office.
- An applicant is not prohibited from using other documents which substantially comply with the information contained in Forms 5314 and 5315. However, it is strongly recommended that applicants use the forms made available by the Department as they contain all the mandatory requirements under Missouri law.
- There is an \$11 fee (\$8.50 documentation fee and a \$2.50 processing fee) for filing the affixation documentation.
- A late titling fee will not be charged for any title submitted with the affixation documentation.

- A Certificate of Affixation will be provided to the applicant submitting the affixation documentation when processing is completed in the license office.
 - The license office transaction will include steps to capture names of individuals who request to be notified that the affixation process has been complete. The Department's central office will mail these letters once the affixation record has updated (generally within two business days).
 - Once the manufactured home has been documented as affixed within the Department's records, it will be considered real property. The Department will not issue a title on the manufactured home nor will the Department allow any lien to be filed on the record maintained by the Department.
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Severance

When a manufactured home which has been previously recorded as affixed in the Department's records is severed from real property, the owner may complete an [Affidavit of Severance \(Form 5313\)](#) in order to obtain a certificate of title for the manufactured home.

- The [Affidavit of Severance \(Form 5313\)](#) must be recorded in Recorder of Deeds Office of the county where the manufactured home was previously recorded as affixed prior to filing with the Department.
- An applicant is not prohibited from using a similar Affidavit of Severance which is substantially compliant with the information contained in Form 5313. However, it is strongly recommended that applicants use Form 5313 as it contains all the mandatory requirements under Missouri law.
- There is not a time limitation for filing the Affidavit of Severance with the Department from the date it has been recorded.
- An Affidavit of Severance must contain a certification by an attorney or licensed agent of a title insurance company.
- When completed, the Affidavit of Severance must be accompanied by an [Application for Title and License \(Form 108\)](#). Use a body style of MFGHM for single units or DBLHM for multiple units when completing the application.
- Once satisfied that all documentation has been properly submitted, the Department will process an original title transaction for a manufactured home and a title will be mailed to the owner of the manufactured home.
- There is an \$11 fee (\$8.50 documentation fee and a \$2.50 processing fee) for filing the severance documentation.

Sales Tax Information

Sales tax will be collected under any of the following conditions:

- The Department's records do not indicate that a title has been issued on a manufactured home;
- The manufactured homeowner is surrendering a Manufacturer's Certificate of Origin (MCO); or
- The homeowner is completing an [Application for Confirmation of Conversion \(Form 5314\)](#) and does not have a title to surrender.

If sales tax is due, the tax will be calculated based on the purchase price. If the purchase price is unknown, the tax due will be calculated on the declared value of the manufactured home by the owner.

Note: If the manufactured homeowner has a descriptive bill of sale indicating sales tax has been paid, then no sales tax would be due.

Questions?

When a manufactured home has been permanently affixed to real estate (on a permanent foundation), what is required to record the affixation?

Affixation is the process of recording (with the Department of Revenue) that a manufactured home has been converted to real property.

If you want to record your manufactured home as affixed, you must submit the following items to any [Missouri license office](#):

1. A **completed Affidavit of Affixation (Form 5312)**;

***NOTE:** The Form 5312 **must** be recorded with the Recorder of Deeds Office within 60 days of filing with the Department of Revenue.*

2. The proper ownership document(s); and
 - The current **Certificate of title** or **Manufacturer's Certificate of Origin (MCO)** properly assigned over to you, **accompanied by** a **completed Application for Surrender of Title or Manufacturer's Certificate of Origin (MCO) (Form 5315)**; or
 - A **completed Application for Confirmation of Conversion (Form 5314)** certified by a licensed title insurance agent or an attorney-at-law **if no certificate of title or MCO exists**.
3. The appropriate transaction fees:
 - \$8.50 affixation fee;
 - \$2.50 processing fee; and
 - State and local tax, **if applicable**.

NOTE: Title penalties are **not** applicable in the affixation process.

Once a manufactured home has been recorded as affixed with the Department of Revenue, a title cannot be issued until the manufactured home is severed from the real property and the severance is recorded with the Department of Revenue.

How do I apply for title on a manufactured home which was previously recorded as affixed but has now been removed (severed) from a permanent foundation?

Severance is the process of obtaining a title on a manufactured home which had been previously recorded as affixed in the Department's titling system and is being removed (severed) from a permanent foundation.

To obtain a title on a manufactured home through the severance process, you must submit the following items at any **Missouri license office**:

1. A **completed Affidavit of Severance (Form 5313)**; and

***NOTE:** The Form 5313 **must** be recorded with the Recorder of Deeds Office within 60 days of filing with the Department of Revenue.*

2. The appropriate transaction fees:

- \$8.50 title fee;
- \$2.50 processing fee; and
- State and local tax, **if applicable**.

NOTE: Title penalties are **not** applicable in the severance process.

What state and local tax (if any) will I pay when I apply to have my manufactured home titled or recorded as affixed?

Review the following list to determine what state and local tax is due:

- **New Units NOT previously converted to real property:**
 - If you purchased the new manufactured home from a **Missouri dealer** and the dealer failed to collect the tax, state and local sales tax will be assessed on 60% of the purchase price:
 - The local sales tax rate is based on the **seller's** address. Refer to the **Local Sales Tax Rate Chart**.
 - This includes any manufactured home purchased by a Missouri resident from a Missouri dealer where the home's manufacturer is located out-of-state and delivers the home directly to the Missouri purchaser.
 - If you purchased the new manufactured home from an **out-of-state dealer**, state compensating use tax and local option use tax is assessed on 60% of the purchase price:

- The local option use tax rate is based on the address where the manufactured home is first delivered in Missouri (if applicable). Refer to the [Local Option Use Tax Rate Chart](#).
 - If the out-of-state dealer collected tax at a rate greater than Missouri's state compensating use tax rate (4.225%) plus the local option use tax, tax is not due.
 - **New Units Previously Converted to Real Property:**
 - If you purchased the new manufactured home from a **Missouri dealer** and taxes were never paid to Missouri, state and local sales tax must be collected on the 60% of the purchase price.
 - If you purchased the new manufactured home from an **out-of-state dealer**, state compensating tax and local option use tax is due on 60% of the purchase price based on the address where the manufactured home is first delivered in Missouri (if applicable). Refer to the [Local Option Use Tax Rate Chart](#).
 - **Used Units:**
 - If you purchased the used manufactured home from a **Missouri dealer**, no tax is due **unless** the unit was purchased on a Missouri title and the selling dealer purchased the unit from an individual who purchased the unit prior to 1985.
 - If you purchased the used manufactured home from a **Missouri individual**, no tax is due **unless** the unit was purchased on a Missouri title from an individual who purchased the unit prior to 1985.
 - If you purchased the manufactured home from an **out-of-state dealer** or an **out-of-state individual**:
 - State compensating tax and local option use tax will be assessed on the purchase price.
 - Local option use tax is based on the address where the manufactured home is first delivered in Missouri (if applicable). Refer to the [Local Option Use Tax Rate Chart](#).
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If I lost or never received my Certificate of Affixation, how do I receive a duplicate copy?

If you have lost or never received the Certificate of Affixation, you may request a duplicate copy by contacting the Department of Revenue at (573) 526-3669 or mvbmail@dor.mo.gov.

Should the Affidavit of Affixation be recorded before submitting to the Department of Revenue?

The Affidavit of Affixation must be recorded within 60 days of delivery to the Department (Sections [442.015](#) & [700.111](#), RSMo).

Where can I submit the affixation and severance paperwork for processing?

The affixation and severance paperwork may be submitted for processing at any **Missouri license office** or, by mail, to the Motor Vehicle Bureau, PO Box 100, Jefferson City, MO 65105-0100.

How is the “Surrendered Ownership Document Information” section on the Affidavit of Affixation verified to be correct for the home?

The “Surrendered Ownership Document Information” is based on the actual document being surrendered, regardless of what is currently reflected in the Department’s records. If the Department’s records are in conflict with the surrendered document information, the recorded Affidavit of Affixation documentation supersedes and the Department will history any existing record on the manufactured home.

If the “Surrendered Ownership Document Information” section on the Affidavit of Affixation is filled out incorrectly, is the Affidavit of Affixation required to be corrected and re-recorded with the Recorder of Deeds? (For example, there is an active title for the home but they fill out Form 5314 indicating no title exists.)

The Department assumes all questions regarding ownership have been mitigated through the land title research performed on the real estate title transaction. The recorded Affidavit of Affixation ownership interest supersedes any record of ownership contained in the Department’s records on the manufactured home.

If the current owners do not know the location of the original title and a duplicate cannot be requested by them since they are not the owners listed on the title, how does an owner of a manufactured home who is completing the Affidavit of Affixation obtain a duplicate certificate of title if they are not the owner listed on the title?

A duplicate title from the previous owner is not required.

The owner identified on the Affidavit of Affixation is not required to surrender a title if it is not in his or her possession. The confirmation of conversion document and the process completed by an attorney or agent of a title insurance company will validate that the owner on the Affidavit of Affixation has the proper ownership interest.

How would the current owners get a physical title to file with the Application for Surrender of Title or Manufacturer's Certificate of Origin (MCO) (Form 5315)?

The purpose of the **Application for Surrender of Title or Manufacturer's Certificate of Origin (MCO) (Form 5315)** is not to obtain a certificate of title. Form 5315 is used to document that the person identified on the form has either a title or an MCO to the manufactured home and the title or MCO has been properly surrendered in compliance with the law. A title is not a mandatory document required to be surrendered to facilitate the affixation process. If no title is available, a properly completed **Application for Confirmation of Conversion (Form 5314)** will confirm the applicant's ownership interest in the manufactured home.

Can a duplicate title be requested after an Affidavit of Affixation is recorded?

Section **700.320**, RSMo prohibits the issuance of a certificate of title once the manufactured home has been recorded as affixed in the records of the Department. A title can only be issued on a manufactured home which has been recorded as affixed in the Department's records when the homeowner completes the severance process as outlined in Section **700.111**, RSMo.

After the affixation process is complete, will there be an indicator on the Notice of Lien (NOL) lookup system stating it is real estate?

Yes. The Department will record the "title type" on the manufactured home record as "Affixed". This will appear on the NOL record inquiry response.

How is confirmation of the surrendered title or confirmation of the conversion to real estate requested, and will there be a fee?

If using the NOL record inquiry, you would perform an inquiry on the manufactured home as described above. If recorded as real property, the title type will be "Affixed". All other title types provided in the inquiry response will indicate the status of a title record. The fees are automatically collected through your subscription to the NOL inquiry system.

If making a written request, the Department requires various forms to be completed in order to ensure privacy regulations are met. The form that must be completed will depend on whether or not the requestor already has a security access code to obtain record information. You may review Forms 4678, 4681, 4803, 5091 (which are used for obtaining record information) on the **Forms and Manuals** page of our website to determine the appropriate form for your situation.

The fee for a written request is \$5.88.

Where can I locate the identification or serial number on my manufactured home?

According to the Missouri Manufactured Housing Association, the identification or serial number should be located:

1. **On the left side of the front crossmember.** This location is required by Housing and Urban Development (HUD), and is the preferred location to find the identification or serial number. It is a violation of the federal HUD Standard to remove the identification or serial number from this front crossmember; **or**
2. **On the data plate inside manufactured home.** This plate will list the manufacturer, serial number, and other data that is specific to a manufactured home. The most likely locations of a data plate in a manufactured home are:
 - Inside cabinet door under kitchen sink;
 - Inside one of the other kitchen cabinet doors;
 - Inside one of the bedroom closets on the inside of the closet door or on the closet wall; or
 - Utility room – inside or next to the electric panel box

If the identification or serial number cannot be found in the locations listed above and if the HUD labels are still on the home (located on the rear non-hitch end of home), you may provide the HUD label numbers to HUD to request the identification or serial number. There may be a charge for these requests.

If the manufactured home was ever titled in Missouri, you may be able to obtain the identification or serial number from the Department of Revenue using the previous owner's name.

The Manufactured Housing Division within the Public Service Commission (PSC) can be very helpful in assisting homeowners to locate the identification or serial number. You may contact the PSC Manufactured Housing Division at 1-800-819-3180, or visit the [PSC Manufactured Housing Division web page](#).

Still need help? You can also [submit your motor vehicle title and licensing questions to our staff by e-mail](#). Your e-mail will be forwarded to the appropriate area for reply. Some inquiries can be responded to more quickly than others depending on the issue and amount of time needed for research. **Please make sure your computer will accept our e-mail response.**

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