



Mobilehome Magazine

North Bay & San Jose

Vol.2 No.3 March 2014

www.mobilehomemagazine.org

From the Staff of Mobilehome Magazine



Welcome back to Mobilehome Magazine. This month Donna Matthews continues her series with an article on the Consumer Price Index (CPI), the guideline by which rent increases in areas with local Rent Stabilization Ordinances are determined. Read pages 4 to 5..

We want to feature a park in every issue. What better way to get to know your neighbors! This month Darryl Blanton has submitted an article on Seven Flags of Sonoma, along with photographs. See pages 6-7. Thank you Darryl for the article, photos and support of MHMag.

We want to thank every reader who has either purchased a FAQ Handbook and/or made a donation. We can't name everyone, but you know who you are. We can acknowledge the parks who have donated the most. "Update on Donations" identifies the 15 parks in the state that have given the most, plus the top parks in your area. Thank you all. Every donation really helps keep us going. Check out page 7.

Last month MHMag publically offered to help GSMOL gain membership by printing the Californian and distributing it to the 100+ parks now receiving our Magazine. (GSMOL is reluctant to work with MHMag and has not responded.) We want to know how you feel about our offer. To that end, we have published a survey to "take the pulse of mobilehome owners." Please take the short survey (page 8) and mail it to Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA, 91313. We will publish the results in the April edition of MHMag and deliver MHMag at the GSMOL convention in April.

Our publisher/editor Frank Wodley has written an article titled "If You Don't Like It Here, Move!" Most mobilehome owners will face moving at sometime. We want you to be aware of the pitfalls so you might protect yourself. Please read page 9.

Our readers around California are beginning to submit more articles. This month we even have an article "Manufactured Home Nighmare" by a couple in Minnesota who reached out to us for help. MHMag feels it important to expose illegal practices. Their article is on pages 10-11.

Some of you didn't receive your February magazine because the USPS is not taking care to deliver boxes without damage. Several arrived without magazines! Also we have lost several advertisers, something that eventually will mean we can't publish MHMag, because our readers are not calling and/or using their services. Please read more on this in Mobilehome Magazine This & That on page 13.

Finally more good news. There is renewed interest to start a Los Angeles (San Fernando Valley magazine) and a California magazine that will reach folks not included in the five local areas we reach now. This would mean our community would grow by another 10,000 homes, or 35,000 homes reached every month by the magazine!!! We thank you for helping make it happen.

The Mobilehome Magazine Staff

Mobilehome Magazine

Serving the Mobile/Manufactured
Home Community in California

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CONSUMER PRICE INDEX-----CPI

Annual mobilehome rent increases are usually based on a percentage of the annual Consumer Price Index, known as the CPI. Before addressing the CPI, I want to bring out some facts to remember about rental mobilehome parks. They are different than standard rental units. Both the park owner and the homeowner have investments in the park. In the average rental mobilehome park, the park owner has ¼ of the investment in the land and park amenities, ¾ is the homeowners' collective investments in the ownership of the housing complexes and the landscaping of the lots. The park owner utilizes the significant leverage over the homeowner's investments to maximize the profits from his investment.

The Legislature realizing these facts have enacted special laws for mobilehome parks as to the park owner's contractual duty to provide and maintain the park amenities to protect the homeowner's investments, the Mobilehome Parks Act. (Title 25 and the Health and Safety code).

The Legislature, in order to protect the homeowner's investments and tenancy, has enacted the special Mobilehome Residency Law, (MRL), that requires a written Rental Agreement, MRL 798.15. A copy of the MRL must be given with the required written rental agreement, and the MRL provision are incorporated into the rental agreement by reference, MRL 798.15 (c). They are the terms and conditions of park tenancy, MRL 798.8.

You will note it states a written Rental Agreement not a lease, because of the unique difference. These homeowners are not leasing anything, they have contracted to have their investment installed in the park and are renting the use of the lot, the required installations, park facilities and services (MRL 798.12). What is confusing is that the MRL states a lease is a rental agreement, MRL 798.8, and standard leases are used, when all the MRL provisions are for rental agreements. The provision, MRL 798.19 clarifies it a little as it states "No rental agreement (this would mean a lease) for a mobilehome shall contain a provision by which the homeowner waives his or her rights under the MRL Articles 1-8. Any such waiver shall be deemed contrary to public policy and void. Also the provision MRL 798.15 (h) All other provisions governing tenancy. Therefore any mobilehome lease is not judged as a standard lease but falls under all the MRL provisions for rental agreements. Contract law. "An agreement is the bargain of the parties in fact as determined from language or by implication from other circumstances. A contract is the total legal obligation resulting from that agreement.

The park owner, after figuring the cost of construction, recovery of capitalization expenses, (prorated over their life span), adds what the park operating expenses will be, and a just return on his investment, and establishes the Base Rent, listed on the rental agreement, MRL 798.15 (a).

Usually a percent of the annual Consumer Price Index

(CPI) is a provision used as the guiding factor for annual rent increases.. So what is, what makes up, and what affect has the annual CPI on mobilehome owners? The U.S. Department of Labor, Bureau of Labor Statistics measures the average change in prices over time in a fixed market basket of goods and services. 100% of the CPI covers prices of food, clothing, fuels, transportation, physicians, dentists and other goods and services that people buy for day-to-day living.

Prices are collected in 87 urban areas across the country. Separate indexes are published by region of the country. 46% of the CPI represents the goods and services of a rental mobilehome park, (Ref. Rutgers Law Review).

Movements of the indexes from one month to the other are usually as percent changes rather than changes in the index points, because index point changes are affected by the level of the index in relation to its base period while percent changes are not. The example in the accompanying box illustrates the computation of index points and percent changes.

Example of a CPI Calculation	Calculations
Current CPI	206.00
Minus previous CPI	- 195.40
Equals index point change	10.60 Point Change
Index point change	10.60
Divided by previous CPI	195.40
Equals	0.05425
To determine percentage multiply by 100	0.0542 x 100 = 5.425%

This percent change would be the CPI annual increase on the Base Rent listed in the required written

Rental agreement, but some park owners add the annual CPI increase to the previous years rent total. I believe this to be considered compounding. The homeowner would then be paying CPI annual percent changes increases on the years before CPI increases.

Another complaint I have tried to fight for over the years is that the MRL states the Rental Agreement contain all provisions of tenancy, and some park Rental Agreements (leases) did not have a provision for annual rent increases. Also some park owners, that gave Rental Agreements (leases) with the provision for 100% annual CPI rent increase, abused the agreement, and wanted compensation for things not a provision in the Rental Agreement.

a. When the homeowners agreed to annual rent

Letters to the Editor

To the Editor of Mobilehome Magazine:

As people continue to move to our area, land use values continue to put pressure on our mobile home parks and affordable housing! When developers decide that more money can be made from apartment complexes or condos on our park sites, and cities relish the potential for collecting more taxes, then what? Then where do we seniors go?

All mobile home owners in parks in the Southbay, San Diego County need to support Mobilehome Magazine! It obviously strives to, and does readily provide important information on a variety of topics and it enables us, and our local leaders to network and communicate with the many other mobile home owners. This is extremely important to everyone of us!

We need to be informed, attend City Council meetings when issues concerning mobile home parks are on their agenda and we need to write or call our state representatives when legislation comes up that affects us all.

I hear it most every day:: "What can one person do?" Well, what we can do for openers is to donate a little to Mobilehome Magazine. If every park home owner only contributed just a measly \$2.00 per year, we would have a real voice with a powerful unity in all our parks in California.

Joseph Markel, Terry's MHP, Chula Vista

Editor's Note: Yes \$2/year per home owner would guarantee the success of Mobilehome Magazine. Unfortunately less than 3% of our readers have donated; therefore your donation of \$5, \$10 or even \$25 is greatly appreciated.

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This just in: One of the magazine's supporters recently sent us his thanks for the commission checks he has been receiving for

over the past six months. He had contacted several businesses in his area and soon had three who saw the value in placing ads in the Magazine. While the commission (15%) was not a great amount of money, he said it was very helpful with his limited income. He also said if he was not so busy, he would contact some other potential advertisers. He was surprised to hear that only a very few people have taken advantage of this opportunity to pick up some extra dollars.

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Dear Mr. Wodley: We want to thank you for giving us Mobilehome Magazine! It is in our opinion, one of the best things to come along since my wife and I bought a mobile home ten years ago! We look forward to reading it each month! The information it brings can't help but improve our quality of life here. Now! February comes in Spanish as well as English! This will go a long way here in San Diego County to promote a sense of community and unity!

Question: Our HOA delivers its Newsletter with your Magazine, each month, and whether it's 2, 4 or more pages it costs money! Is there any way you and your printer could work something out to print our Newsletters for us... maybe enjoy "an economy of scale" and time saved in the handling?

Enclosed is a small donation for a very large and extremely important undertaking!

Miriam and Bill Schlegel, Terry's Park, Chula Vista, Ca.

Editor's Note: Thank you Bill for your comments and question. We are always looking for ways to support our readers. We will research the possibility of providing a means for you and others to provide content to the residents of your park. This could save you both time and money.

increases of 100% CPI, they agreed to pay 56% more than the 46% governmental inflation figures for mobilehome parks goods and services. I believe this should be more than ample compensation..

b. The park owners were receiving a just return on their established monthly Base Rent.

c. After pro rating the life expectancy of installations some park owners charged the homeowners for updating and replacement of these required to be provided utility installations.

1. Charging for these was not a provision in the rental agreement, a term and condition of tenancy.

2. If the park owner was supplying utilities by sub-meter service, he could only charge the homeowners the residential rate and the service utility company provided the park owner with a sufficient differential to cover the cost of providing the

utility.

3. If the park owner were allowed to charge the homeowners these costs, added to the Base Rent, then the annual CPI increase would not be on the Base Rent but on Base Rent plus these charges.

(a) After the homeowners have paid these costs of updating or replacement of these required to be provided installations are the charges deducted from the homeowner monthly rent payments?

(b) Has the park owner charged the homeowners these charges and also amortized the cost on the park operating statement?

There are many things to think about, but the laws are there. Let's see they are enforced.

Article by Donna Matthews. Donna can be reached through Mobilehome Magazine.

Seven Flags Of Sonoma

Seven Flags Of Sonoma is a 292-space senior mobilehome park situated in the southern part of Sonoma Valley surrounded by vineyards. The park is owned by Cathedral Canyon Mobile Estates/Seven Flags Of Sonoma and they spare no money keeping our park beautiful and making sure all health and safety issues are up to date. Our management team is friendly; their actions respect the Mobilehome Residency Law (MRL). Park manager is Richard Schmidt, assistant manager is Ken Miller and office manager is Nancy Griffin. The park also has a staff of six employees that work hard to keep our park clean and neat. The State inspector Eugene Lichtenstein rated Seven Flags Of Sonoma a five-star park after his recent inspection. Every resident is on a month-to-month rental agreement protected by

the Sonoma County Rent Stabilization Ordinance. Residents enjoy a beautiful clubhouse, pool, exercise room, library and walking paths; and most importantly, we have “peace of mind” living in Seven Flags Of Sonoma. The park owners support Section-8 residents. We have a strong HOA and GSMOL. Yearly, we receive \$500 from the owners for our Fourth of July party, and \$500 for our Christmas party. Seven Flags Of Sonoma is a perfect example of how a mobilehome park should be run. What more could we ask for?

Article by Darryl Blanton, 6 Bear Flag Road, Sonoma, CA, 95476. Phone: 707-938-9225. E-mail: karis9225@sbcglobal.net Photos on pages 6 & 7.



Update on Donations

As you know by now, we at Mobilehome Magazine pride ourselves for being transparent. We often provide you with updates on finances. The tables below represent the parks state-wide and locally that have either donated or purchased FAQ Handbooks the most.

STATE-WIDE

To date, our readers have contributed a total of \$6143 over the last seven months. This amount includes donations and FAQ Handbook purchases. In January we received a total of \$957, including a very nice donation of \$300 from one reader and \$180 from a HOA. The table below shows the top 15 parks state-wide, their rank and the amount of money contributed.

Several of these parks are not even in the areas where we do local magazines. Please be assured we are working to get advertising that would allow us to again publish a California edition of MHMag.

#	Park Name	City	Total
1	Indian Springs	Desert Hot Springs	\$500
2	Winchester Ranch	San Jose	\$406
3	Palomar Estates West	San Marcos	\$405
4	Rancho De Calistoga	Calistoga	\$278
5	Calistoga Springs	Calistoga	\$187
6	Lakeshore Gardens	Carlsbad	\$181
7	Terry's MHP	Chula Vista	\$167
8	Windsor	Windsor	\$157
9	Linda Vista	San Diego	\$156
10	Valley Village	Rohnert Park	\$139
11	The Cliffs	San Diego	\$132
12	Otay Lakes	Chula Vista	\$131
13	Seven Flags	Sonoma	\$126
14	Ocean Bluffs	San Diego	\$117
15	Rancho Huntington	Huntington Beach	\$109

LOCALLY IN NORTH BAY & SAN JOSE

North Bay and San Jose readers contributed a total of \$1619 since July 2013.

WE ARE GRATEFUL

We are grateful for all donations we have received. They really help us with our expenses, which this year are over \$100,000. And we appreciate donations big and small. We realize that many are on fixed incomes and can't afford much, but even a couple dollars shows us how much you appreciate the Magazine.

And of course we are very happy to give credit where credit is due. All of the parks in the above tables should be congratulated. Their residents have gone above and beyond what we expect of them. Thank you so much!

Rank	Park Name	City	Total
2	Winchester Ranch	San Jose	\$406
4	Rancho De Calistoga	Calistoga	\$278
5	Calistoga Springs	Calistoga	\$187
8	Windsor	Windsor	\$157
10	Valley Village	Rohnert Park	\$139
13	Seven Flags	Sonoma	\$126
16	Colonial Park	Santa Rosa	\$104
22	Georgian Manor	Hayward	\$79
24	Marin Valley MCC	Novato	\$72
26	Rancho San Miguel	Santa Rosa	\$66
32	Blue Spruce	Sebastopol	\$51
38	Brookwood Park	Santa Rosa	\$41
39	La Siesta Village	Napa	\$41
40	Marin Valley	Novato	\$41
41	Oaktree Vineyard	Napa	\$38
44	Chateau Calistoga	Calistoga	\$35
50	Fairground Village	Lakeport	\$30
56	Town & Country	San Jose	\$26
73	Villa Teresa	San Jose	\$20



Survey on MHMag's Offer to GSMOL - Send Us Your Thoughts

*Editor's Note: This survey was e-mailed to over 500 mobilehome owners on February 6th. We have already received a lot of feedback. Now we want you to have a chance to participate. We want to know what YOU think! We will publish a summary of results in the April edition of MHMag, so get your survey into us right a way (Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA, 91313. Anything received on or before March 10th will be used. No names will be used. **Additional comments are extremely useful, so take another couple minutes and let us know your thoughts.***

We at Mobilehome Magazine feel it is extremely important to a) Work with Golden State Manufactured-Home Owners League (GSMOL) and b) Help GSMOL gain new membership and ultimately renewed strength in Sacramento. **To that end we made an offer to help GSMOL (MHMag Volunteers to Help GSMOL "Rebuild, Renew & Restore", which was published in the February 2014 of MHMag.**

You can make personal comments on any question, just attach additional sheets. This always helps us really understand your position. All individual survey results and name and contact info will be kept confidential (just for our records).

Your Name _____

Park Name _____

Address _____

1. Do you have a copy of the February 2014 issue of Mobilehome Magazine? Check all that apply.

- Yes I received the February edition at my home.
- No, I haven't received the February edition.
- I don't normally get it, but I will look online at www.mobilehomemagazine.org
- I haven't read the article, but I will read it below.
- Yes I've already read the article.

2. What is your understanding of our offer? Check all that apply.

- Mobilehome Magazine is offering to print the Californian for current GSMOL members (11,000 copies) and an additional 25,000 copies
- Mobilehome Magazine is offering to use its distribution network (25,000 mobilehomes) to distribute the Californian. GSMOL will continue to mail to members.
- Mobilehome Magazine feels it can provide this service for less than GSMOL is currently spending to print and distribute 11,000 Californians.
- Mobilehome Magazine is willing to have a "trial" period of perhaps 6 months and reevaluate at the end of that period
- Mobilehome Magazine would like to immediately begin

discussions with GSMOL

- All of the above

3. In your opinion, how important is it for Mobilehome Magazine to help GSMOL increase its membership and to work with GSMOL in other ways? (Check one)

- Extremely important
- It's important
- No opinion
- It's not important
- I wouldn't waste my time

4. In your opinion, how important it is for GSMOL to work with Mobilehome Magazine? (check one). (In our opinion, this requires communication, sharing, and brainstorming together to work toward a common goal to assist mobilehome owners.)

- Yes, extremely important
- Yes, it is important
- I don't have an opinion, one way or the other
- No, it's not that important
- No, I don't want them working together

5. What do you think GSMOL should do? Check all that apply.

- Immediately contact Mobilehome Magazine and enter into serious discussions in an effort to make this a reality.
- GSMOL should take their time, and wait until after their April 2014 convention and then perhaps talk with MHMag.
- GSMOL should ignore this offer. It is not in the best interest of mobilehome owners.
- GSMOL should ignore this offer. It is not in the best interest of GSMOL.

6. If you support the proposal of MHMag, will you?

- Snail mail us a completed Survey and send to: MHMag, P.O. Box 3774, Chatsworth CA. 91313 or
- Email us a letter of support. We will forward it to GSMOL or
- Call us at 818-886-6479 to indicate your support.

Remember, your comments are extremely important, so take a couple minutes and write what you think about our offer to GSMOL. You can help change the face of advocacy. Every survey will be kept confidential. No names will be released.

Thank you for your participation.

We really appreciate it.

If You Don't Like It Here, Move!

Many homeowners have heard their manager make such a statement, especially those residents who are not willing to accept the "status quo" and have questioned management's actions and authority. But just what are the connotations of such a statement?

MOVING IS EXPENSIVE

Moving costs can run as high as \$15,000 to \$20,000 depending on the size of your unit and how far it is being moved. That's a considerable chunk of money to anyone.

WHERE DO YOU MOVE IT TO?

Another important aspect of moving is where will you move your home? Most parks will only take new and newer homes. They will not accept older homes. And most parks are full, i.e. they have no empty spaces. How much is your home worth if it is not located in a park on a space? Try ZERO! Your home has no value if not on a park space.

WHAT ABOUT SELLING?

About the only option left, if you move out of the park, is to sell your home; however that option is fraught with hurdles. Hurdle #1: Parks love to give a laundry list of items that "must be upgraded" if the home is to remain in the park. Often times more than one laundry list and near the closing of your escrow. Hurdle #2: Parks must approve buyers. This, in our opinion, gives way too much power to park owners and managers. We often hear of all cash buyers, with good credit, being rejected. Remember the story (MHMag November 2013) about the park that required a 850 credit score!

PARK STRATEGY?

Of course we are not saying all parks do this. But there are a significant number that do. Why do managers harass, and intimidate? Why do they make it difficult to sell your home? Why do they have all these conditions? It is simple. The answer is MONEY! They want you to walk away from your home and give the keys to your manager, i.e. just give your home to the

park. And in fact hundreds of residents have actually walked away. Either they couldn't take the harassment, abuse and intimidation, or they couldn't pay the rent. The latter is termed "economic eviction." It is happening more and more as rents go higher and higher.

LOSS OF RENT CONTROL

Did you know, if you live in an area having a Rent Stabilization Ordinance (RSO), the control is on the home. That means if you move the home, the control is lost on that space, i.e. the park can increase the next resident's rent without limit. The park makes out several ways: profits on the sale of the new home, and a higher rent means greater profits which means the value of the park increases, as it is based on the profit margin.

SO WHAT CAN YOU DO?

First of all, be aware. We have often written you are most vulnerable when selling your home. Be aware what the park can do and can't do.

The park can't use the situation of selling to dump a "to do" list on you. If your home isn't up to code, the park should make you aware of that situation "as it happens." Otherwise it is obvious they are trying to interfere with your sale.

The buyer approval process should be done quickly and efficiently. If it results in a denial, that must be in writing with a reason. It can't be done to stall the process.

WHAT RECOURSE DO YOU HAVE?

Of course the usual approach is hiring an attorney; however that can be a long, expensive undertaking with no guarantee that you will win.

Another approach is shining a light on these practices. Contact MHMag and put an article in MHMag. You need not give your name.

We are continue to work on solutions. If you have something that has worked, please let us know. After all, MHMag is about homeowners helping homeowners. **Stay tuned!**



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Manufactured Home Nightmare

Editor's Note: We received an email from Rene'e L. Petrillo. It was addressed perhaps to several hundred advocates, and government officials around the country. They tell us MHMag was the only one who called them to get their story! We feel we should help get their story out as this could happen to anyone! If you know of other circumstances like this, please let us know. Thanks.

My husbands and my manufactured home nightmare began the moment we arrived at Hustad Homes Manufactured home retailer in Brainerd, MN and were ascended upon by General manager/salesman Rick Ritter. What was to follow was becoming victims of predatory lending, mortgage fraud, theft, identity theft, wire fraud, mail fraud, forgery and a multitude of other white collar crimes, as well as years of enduring a home that is a construction disaster.

What began as a quick stop at the retailer to just look around quickly turned into the purchase of an \$80,000 home, for which we were looking to purchase and could not afford. (we are disabled and on fixed incomes).

Within 3 weeks of our visit to the retailer a new home was delivered to our manufactured home park lot.

When we entered the home it was wreck. I immediately contacted Triad Financial Services (who was represented to us as the "financing Company). A woman by the name of Cindy Eckhardt answered the phone. I told her to "stop the loan" as I was not going to accept the home because it was a wreck. Cindy told me that she was the owner of the company, that I was going to take the home and that she didn't care about it's condition. She told me that she personally loaned me the money and that I was going to pay her back every cent. I was a loss as to what to do. Next I contacted Rick Ritter at Hustad Homes. I told him that I didn't want the house due to it's condition. He yelled at me and told me that I didn't have any Right to enter the home. Again I was at a loss as to what to do. I didn't know what my rights were, no one had me. So there I was stuck with a house that was wreck and that I had refused and canceled the loan on.

Over the next 4 years we struggle with construction issues, defective appliance and financial stress due to the extreme toll that the loan was placing on us. In 2011 we decided that we needed to find some financial relief as the loan was destroying us financially and killing us mentally and emotionally. We contacted both Triad and Centier Bank to inquire about refinancing the home.

Triad told us they didn't do refinancing and that they had nothing to do with our loan. This was quite surprising to us given that they were represented to me as the finance company and that Cindy Eckhardt had told me she personally loaned me the money for the home. We discovered via Triads website that they do provide refinancing.

We went to Centier Bank who told us that our loan was

"written in stone." They also told us that they didn't do refinancing. Again, there won website stated clearly that they do refinancing.

We went on to contact countless other financial institutions, but the end result was that we were unable to refinance the loan.

In November of 2011 we contacted Allison Hope of Hope Financial Counseling. Allison contacted Triad and Centier to find out who owns our loan and to see if it is HUD, Fannie Mae or Freddie Mac backed loan so that it could be renegotiated.

When Allison contacted Triad she was told the following:

- We have nothing to do with the loan
- They have a traditional mortgage
- They have a fixed rate installment loan
- We service the loan for Centier
- Centier is the end investor
- Go back to Centier

When Allison contacted Centier Bank she was told the following:

- We have nothing to do with the loan
- We service the loan
- Go back to Triad

At the conclusion of the call, Allison told us that something illegal is going on, that it sounds a lot like the Countrywide mortgage scandal and to get a lawyer.

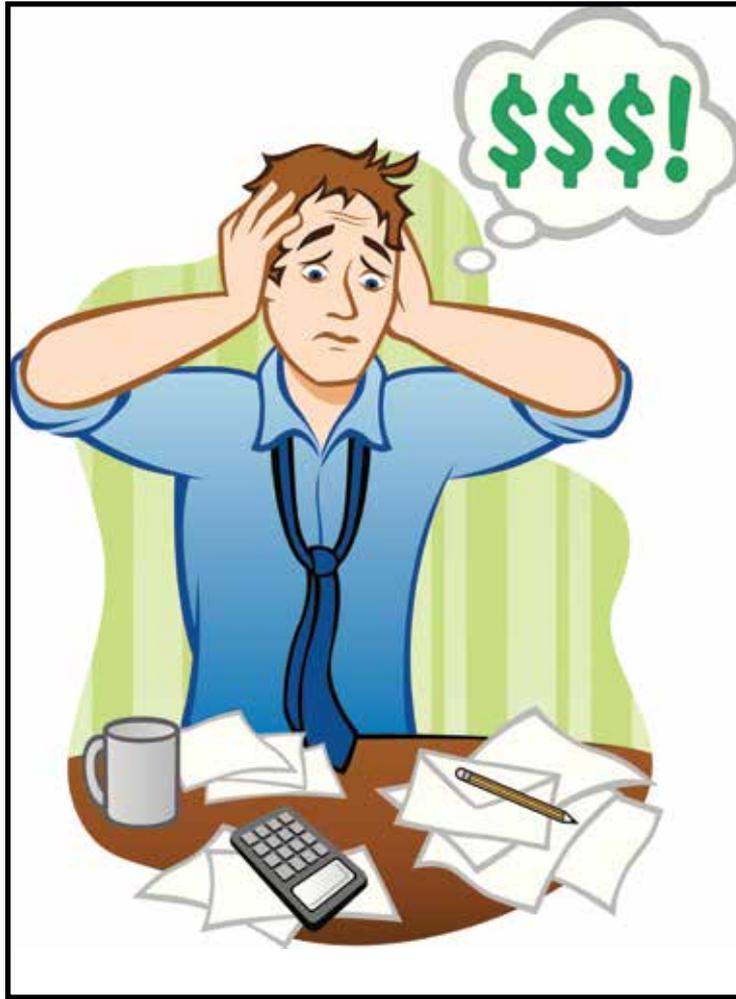
We then began our long and unsuccessful search for legal representation, and still to this day we cannot find an attorney who will represent us.

In January/February 2012 we contacted Hustad Homes, Centier Bank and Triad Financial. We requested all of our paperwork associated with the purchase and loan of our house. They fought us but ultimately relented and sent a few tidbits of paperwork.

What we found and learned is the following:

- Blank documents
- Forged signatures
- Missing signatures
- Missing dates
- Typewritten dates where they should be handwritten
- Altered documents
- Incorrect income
- Incorrect state on credit application
- Multiple versions of the same document

- No originals, only facsimiles
- Illegal fees
- Unconscionable clauses in our contract
- Assignment, selling of our loan without notifying us
- Credit applications not submitted
- Absence of loan application
- Absence of required documents
- No Truth in Lending paperwork
- No Rights to Rescind paperwork
- Our house was ordered before a purchase Agreement was entered in to
- The the house was ordered before any financing was complete
- The loan was under-written is less that one hour
- They made my father a co-borrower without his consent
- We had no closing
- Our down payment was cashed, when it was to be placed in escrow
- And the list goes on...



anyone to help us. Law enforcement mocks, government agencies tell us it's not their business and attorneys only have their hands out looking to make a buck, rather than honoring their oath to uphold justice and the Constitution of the United States of America.

If you have done business with Hustad Homes (Now Iseman Homes), Centier Bank or Triad Financial please request your paperwork and go through it with a fine tooth comb. Order your title paperwork to be certain that you have personally signed documents and that you have clean clear title.

If you have done business with any of the above companies and are in a similar situation, please step out and contact us so that we can join together and stop these criminals from continuing to victimize,

criminalise and destroy any more homeowners.

If you are in a position to help us, please reach out to us. We need an attorney and we are in need of financial assistance to hire an attorney. We are both disable and on fixed incomes and we are wiped out financially.

Respectfully,

Rene'e L. Petrillo

Update: The Federal trade Commission has our letter on file, the CFPB is also starting a case file, the FDIC is also starting a case file. The state of Arizona banking agency has already started a case file and has already sent a letter to Centier Bank. And in turn, Arizona contacted the Attorney General of Minnesota, and the Minnesota Dept. of labor and industry, manufactured home division.

Also the Federal reserve has also started a case file. We are getting together again with the State Police in MN.

And are still in touch with the FBI here in MN. Along with two of our Federal Senators and a number of other agencies. Still more to contact and push until somebody picks up the ball and runs with it. You were "RIGHT," the very people that should be out in front have never contacted us back.

In November/December we were curious to see if the lien holder had filed a security in the lien/house. First we check for a UCC filing. We found that no UCC filing was done, but that a UCC was not needed for the lien security, rather the security for is the Title. With that information we contacted our stated Department of Motor Vehicles and requested a title search in my name. When the documents arrived we were mortified. We found several Powers of Attorney and associated documents that were forged to title the home. In essence the title to our new home is a forgery and is not clean or clear, meaning we have no ownership in our house for which we have paid over \$57,000 on. After receiving that bad news. I got suspicious and wondered if the title and title paperwork on the trade-home is also forged. So not only are we victims of forgery and have no house ownership, the new owner also has an unclear title and doesn't have ownership in her home.

We are now 6 years into this mess and we cannot find

Shake, Rattle, and Roll

Valley Village Resident's Associations Emergency Response Team is preparing for their first "Shake, Rattle, and Roll" event on March 1 from 11:00 am to 2:00 pm. This event is being presented for residents and their friends to draw attention to the importance of disaster preparedness.

Natural disasters as we all know, come in many forms, however the most pressing for us is "earthquakes". For years now, the newspapers and the media have been telling us to be prepared and warning us that it isn't a matter of "if" a major earthquake will happen in our area but "when". Are you ready?

The Valley Village Emergency Response Team Members have been involved with putting together a structured program for our park since Nov., 2005 when three residents attended an informational meeting presented by Rohnert Park Policy Departments Lt. Frasier, and learning that Rohnert Park is ill prepared to service all its residents and the importance of the entire community prepare themselves and their neighborhoods.

It is important that we all take time to be prepared.

Team leaders will have maps on display of the park, how it is divided, who the Team Leader is and identifying the meeting place in the event of a disaster.

A command center will be set up, identifying the different roles it has. Team leaders will be practicing their first aid skills.

Some of the supplies and materials the ERT has accumulated will be on display as well as the Team Leaders own disaster kits.

A video about the 1906 Earthquake and the devastation it caused in Santa Rosa will be shown.

It is our hope that this article has peaked your interest and will plan to attend or seek information on how to start a program in your park.

Article by Diane Broadhead, Valley Village.

Bill Moyer's on Change

I'm Bill Moyers. I was coming up out of the subway the other day when a fellow stopped me and said: "I don't like what's happening in the country, but there's nothing I can do about it."

I told him I didn't buy it. There's a lot you can do. First, get the facts, and then get involved with other people who are trying to change things.

Editor's Note: We at MHMag are working hard to provide you with information that will enable you to better protect your lifestyle and investment. However we can't do everything.

Remember the saying: Let George do it. Well this just doesn't work today. MHMag can provide ideas and suggestions, but it is you, our readers, who must carry the ball.

Here are a couple ideas to consider:

- a. Enforcement legislation similar to Washington State's Alternative Dispute Program. It is working in WA State.
- b. A legal fund, administered by an impartial committee, with published guidelines how and when it will be used and who will receive it.

Brain Teaser

Brain Study: If you can read this OUT LOUD you have a strong mind. And better than that: Alzheimer's is a long, long, ways down the road before it ever gets anywhere near you.

If you can read the following paragraph in RED and BLACK below, forward it on to your friends

**7H15 M3554G3
53RV35 7O PR0V3
H0W 0UR M1ND5 C4N
D0 4M4Z1NG 7H1NG5!
1MPR3551V3 7H1NG5!
IN 7H3 B3G1NNING**

**17 WA5 H4RD BU7
N0W, 0N 7H15 LIN3
YOUR M1ND IS
R34D1NG 17
4U70M471C4LLY
W17H 0U7 3V3N
7H1NK1NG 4B0U7 17,
B3 PROUD! ONLY
C3R741N P30PL3 C4N
R3AD 7H15.
PL3453 F0RW4RD 1F
U C4N R34D 7H15.**

If you can read this, you have a strange mind, too. Only 55% can.

I cdnuolt blveiee that I cluod aulaclyt yednatnrd what I was rdanieg. The phaonmneal pweor of the hmuan mnid, aoccdrnig to a rschearch at Cmabrigde Uinervtisy, it dseno't mtaetr in what oerdr the ltteres in a word are, the olny iproamtnt tihng is that the frsit and last ltteer be in the rghit plcae. The rset can be a taotl mses and you can still raed it whotuit a pboerlm. This is bcuseae the huamn mnid deos not raed ervey lteter by istlef, but the word as a wlohe. Azanmig huh? Yaeh and I awlyas tghuhot slpeling was ipmorantt! If you can raed this forwad it

Mobilehome Magazine This and That

PROBLEMS WITH DELIVERY OF BOXES OF MAGS

You may not know, but we only mail boxes (75 & 150) to our contacts in North Bay and San Jose. The other three area magazines are delivered to a contact by hand. This means a couple of things: a) Some contacts we mail boxes to do not receive the boxes intact, but in fact often times open and without contents. **Please, please if this happens let us know.** We can recover through an insurance claim. b) Parks in San Jose and North Bay often DO NOT receive magazines for the whole park. In fact the number received is often more than the amount needed or less. No one likes this! c) It is very expensive to send boxes of magazines. In fact we spent over \$700 last month just to send boxes into North Bay and San Jose.

THERE IS A SOLUTION

There is a solution! First we must truck magazines for San Jose and North Bay to San Jose. Fortunately a resident in Winchester Ranch has already allowed us to use her driveway.

SOLUTION FOR NORTH BAY & SAN JOSE

Next we must hire someone to deliver magazines to contacts. We will pay between \$10-\$15/hour plus a travel allowance for anyone that will deliver to our contacts in North Bay (Novato, Petaluma, Rohnert Park, Santa Rosa, Sonoma, Windsor and Sebastopol). We will continue to mail to Calistoga, as it is a bit far.

The solution for San Jose is the same. So, once a month a paid volunteer will pick up magazines off a pallet and deliver them to a person in several parks (perhaps 20 parks) in the general San Jose area.

Please step up and volunteer. We need you! You will make a little spending money on the side, and help your community be united and get working together!! It is a very important job.

OUR ADVERTISERS ARE IMPORTANT!

No one likes to hear negatives, but it is a fact when we say we have lost many advertisers because their ads in MHMag have not been productive. Why not productive? It is simple! You are not calling or using them. If you want to continue to receive the magazine, you must acknowledge our advertisers.

No one can question that everyone needs insurance. Myron Hughes of Hughes West-Brook is an expert when it comes to insurance on mobile/manufactured homes. We often chat with him and to our surprise, discovered that Myron knows much of the history of advocacy here in California.

Help yourself and help MHMag continue to provide you good information at NO COST to you. Call Myron Hughes at 800-660-0204 and say hi. He would love to hear from

you, even if it is just to say you appreciate his support of the magazine. And believe this, without Myron's support there would be NO MHMag.

E-MAIL: GET ON OUR LIST

Although it is a lot of work, we will be more active in 2014 using Constant Contact, the service that allows us to send out surveys and provide residents updates between magazines.

To that end, if you have email, please send us an email (frank@mobilehomemagazine.org) so we have yours. We will add it to our email list.

SURVEY ON OUR OFFER TO GSMOL

We sent out an online survey on February 6th. We continue to receive input from mobilehome owners. You can participate by filling out the Survey on page 8 and mailing it to: Mobilehome Magazine, P.O. Box 3774, Chatsworth, CA 91313.

QUESTIONS THAT NEED ANSWERS

Quite often we get calls asking for advice. Of course we chat with everyone, but prefer they would send us emails. Our expertise is very limited and we are not attorneys.

However, there is a terrific network of mobilehome owners that might have an answer, namely YOU, our MHMag Community. To that end, we are publishing some questions that need answers hoping you might have some experience with them. If you do, please email us at frank@mobilehomemagazine.org or call us at 818-886-6479.

Question #1: Can a manager legally act as a real estate agent without a Real Estate License?

Question #2: Can a couple, both over 55, live in a senior park with their disabled son of 38?

Question #3: Often times heirs find themselves between a rock and hard place when a parent dies and leaves their mobilehome to them. Getting things ready to sell the home, especially if an heir lives a long distance away, can be cumbersome. Some managers won't let the heir stay in the home while they prepare to sell it. Do you have a suggestion for these folks?

Question #4: We have a manager that is abusive, harasses and intimidates. What can we do?

PLEASE REMEMBER

Mobilehome magazine is your magazine! It is yours to use. Everyone lives in a park. Tell us a little about it and take some photos. We might feature it in the next magazine.

Do you have serious issues in your park? Write a short article.

Order Form for FAQ Handbook

The FAQ Handbook, described on the previous page is a "must have." Ordering is simple. Just fill out the form below and send it with a check made out to "Mobilehome Magazine." We will mail your Handbook within 24 hours of receipt of your order.

SUPPORT MHMAG

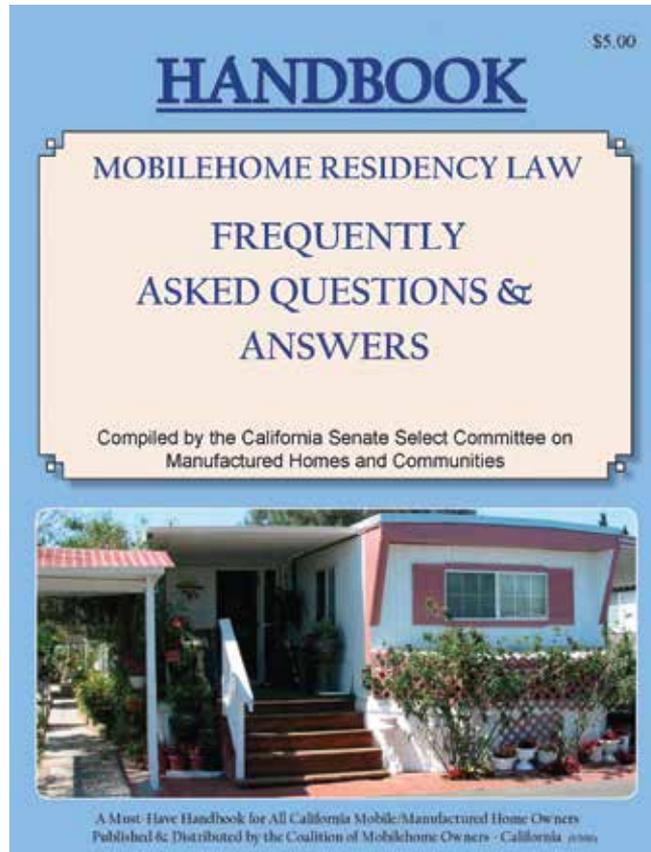
There are several ways you can support Mobilehome Magazine.

a. Distribute in your park.

It is a big help when you volunteer to distribute MHMag in your park. Remember the law allows the distribution of the magazine in your park, but only by a park resident. We will pay anyone volunteering to distribute in their park 5 cents per copy.

b. Write an article.

Remember, this is your magazine. Please step up and write an article of interest to other mobilehome owners



- what's happening in your park, successes you may have had, etc.

c. Please donate. We publish Mobilehome Magazine on a "shoestring" budget. To date we have distributed 170,000 magazines. We appreciate any donations you might send our way and please know 100% of all donations go to support our efforts to educate and inform California mobilehome owners.

d. Send us your email address. We soon will have an email network in California to link residents.

e. Email or write us. Tell us how we can improve MHMag. What kind of articles would you like to see? And we appreciate your feedback.

f. Above all, please read Mobilehome Magazine and educate yourself. You need

to know the basics and where to go to get assistance. We will continue providing you up to date, accurate information.

THANK YOU FOR YOUR SUPPORT!

Order / Donation Form (PLEASE PRINT)

NAME: _____ Date _____

MAILING ADDRESS: _____ E-MAIL: _____

SPACE # _____ CITY: _____ STATE: CA. ZIP: _____

PARK NAME: _____ PHONE #: _____

- I'll deliver magazines in my park. I need _____ magazines.
- Donation Amount: \$ _____
- FAQ Handbook: \$6.00 (delivered to you by first class mail)

Thank You! Your donation helps us continue our work!

INCLUDE CHECK OR MONEY ORDER PAYABLE TO "Mobilehome Magazine"

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3/14



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