



Mobilehome Magazine

Orange County & South L.A

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..

A reader asks How would you handle the situation? Let us know your thoughts. Read page 5.

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 6. Frank has also written an article David & Goliath. See page 9.

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 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. Also letters to the editor - see page 12.

Unfortunately 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 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
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T A B L E O F C O N T E N T S

From The Staff of Mobilehome Life	Page 2
Table of Contents	Page 3
Consumer Price Index (CPI).....	Page 4-5
How Would You Have Handled the Situation?	Page 5
If You Don't Like It Here, Move!	Page 6
Update on Donations by Readers in North Bay and San Jose.....	Page 7
Survey on MHMag's Offer to Help GSMOL.....	Page 8
David & Goliath.....	Page 9
Manufactured Home Nightmare	Page 10-11
Letters to the Editor.....	Page 12
Mobilehome Magazine This and That.....	Page 13
Order & Donation Form	Page 14

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

How Would You Have Handled This Situation?

I'd like to share a true story with the readers of this magazine this month. I will not name the mobile home park nor the people involved. This true episode ranks up there with how prayer was removed from our schools and public functions; why a corporate CEO pays less taxes than his secretary and yes even surpasses the unreal reasoning of why children are to go barefoot while their parents ride around in a large and shiny automobile.

Most of us remember the age old adage of "the squeaky wheel getting the most grease". If you are a non-believer of this adage, then by the time you read this you will be a believer.

Pretend that you reside in a mobilehome park somewhere in Southern California. In this park, that has a reputable reputation in the community, is an established recreational organization that has been in existence for many years. The organization is complete with a clearly defined constitution and by-laws to guide the volunteers that are elected or re-elected each year to provide catered dinners, entertainment, etc. Got the picture? Now remember that we are talking "volunteers" here. No pay, no thanks and a lot of criticism.

This park's election dinner occurred just last January. The dinner went fine except for a couple of small glitches. One of those being that the park manager forgot to turn over nearly 20 reservations to the responsible parties before the closing date. This was the beginning of the night's confusion. As was the custom and in consideration of the constitution after all had eaten, the exiting board was introduced and thanked. Then the new candidates for board positions were introduced. Additional nominations were accepted from the floor. As was the custom, elections were held with a show of hands. Now this is when it gets good.

The first show of hands was close but the present chairman (president) was re-elected by just four votes. A small group is discontented and asks for a recount. Same results. Now this same small group gets a little demanding insists on a written ballot claiming that the votes had been miscounted. The request is put

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

before all members present and is approved. Well, with the first vote by ballot, there were more ballots turned in than members that were present making it necessary to conduct still another vote. Since the hour had become late many of the senior citizens left before this vote was taken.

To add to all the night's confusion, a guest speaker is always invited to speak after the election. Not wanting to alter the established tradition a speaker was invited. It turned out that his time slot ran into the election and he spoke while the outgoing board set things up for a supervised written ballot election. The guest speaker was the mayor of this small city. The last I saw of the mayor and his entourage was of them walking out of the clubhouse shaking their heads. I wonder if they will be able to get him back next year? A quick lesson in how to make one of the nicest mobile home parks in the area look like nothing but trailer trash in one hour by a small, control hungry selfish group insisting on having their way. You ask, how did the election turn out? Needless to say with this last vote the small group was finally able to get the offices filled with the people they had nominated.

Now back to that squeaky wheel; are you convinced now? The moral? There is strength in numbers. If a few people had not gotten disgusted and left the clubhouse before the final ballots were cast, the outcome could have been quite different. I for one do not condone these methods. Were proper procedures followed? Should the final election results been accepted? Since this small number of members had already accepted a show of hands to approve a secret balloted vote, then the actual election for offices should also have been conducted by a show of hands as directed in the organizations constitution.

How would you have corrected this sort of situation and what can be done to prevent such a travesty in the future? Address your replies to the editor of this magazine. No need to include your name as all replies will remain confidential. Thank you.

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.

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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Update on Donations

As you know by now, we at Mobilehome Magazine pride ourselves when it comes to transparency. We often provide you with updates on finances. The tables below represent the top parks state-wide and locally.

STATE-WIDE

To date, our readers have contributed a total of \$6143 over the last 7 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.

#	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 ORANGE COUNTY AND SOUTH L.A.

Orange County and South L.A. readers contributed a total of \$643 since July 2013, compared with North Bay of \$1600+.

#	Park Name	City	Total
15	Rancho Huntington	Huntington Beach	\$109
17	Fountain Valley Est.	Fountain Valley	\$100
19	San Rafael	Harbor City	\$88
20	Del Amo MH Est.	Rancho Dominguez	\$81
25	Foothill Terrace	LaVerne	\$68
35	LaVerne Mobile CC	La Verne	\$44
36	Pacific MHP	Huntington Beach	\$43
57	Knolls Lodge	Torrance	\$25
59	Del Mar Estates	Huntington Beach	\$24
91	Royal Western	Gardena	\$10
93	Sunkist Gardens	Anaheim	\$10

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!

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, you're terrific

**7H15 M3554G3
53RV35 7O PR0V3
H0W 0UR M1ND5 C4N
D0 4M4Z1NG 7H1NG5!
1MPR3551V3 7H1NG5!
IN 7H3 B3G1NN1NG**

**17 WA5 H4RD BU7
N0W, 0N 7H15 L1N3
YOUR MIND 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 aulacly uesdnatnrd what I was rdanieg. The phaonmneal pweor of the hmuan mnid, aoccdrnig to a rscheearch at Cmabrigde Uinervtisy, it dseno't mtaetr in what oerdr the ltteres in a word are, the olny iproamtnt tilng is that the frsit and last ltteer be in the rghit pclae. 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 lteer by istlef, but the word as a wlohe. Azanmig huh? Yaeh and I awlyas tghuhot slpeling was ipmorant!

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.

David and Goliath

Editor's Note: This article was first written in 2010 for the Coalition of Mobilehome Owners - California (COMO-CAL), but it is timely today. It has been modified slightly.

Mobilehome owners don't mind fair rules and regulations. We don't mind paying a fair rent to a landlord for our space. We understand our landlords are in business and must make a reasonable return on their investments. We understand land owner rights just as we understand we have rights as owners of our homes. Unfortunately for many of us, life in a mobilehome park is not that simple. Why not? Because of park owner greed.

Park owners have become a "Goliath." They are organized (Western Manufactured Communities Association and others). They have a long list of attorneys – hired guns if you will. They also have money and power. And they have intimidated and harassed residents for many years so now few are willing to stand up and say "enough is enough."



PARK OWNERS VIOLATING THE LAW

Why do park owners violate the laws? Simply because they can get away with it and it means windfall profits in most cases. For example, they might force a resident to walk away from their home or sell to the park at cents on the dollar. We have written, when a park owner gets a space, it benefits at least three different ways – he makes thousands when he puts a new home on the space, he can increase rent on that space which leads to increased profits which lead to his park being more valuable.

We MUST speak up when a park owner steps over the line. And they step over the line more than you might think. What other reason would mobilehome owners have to form Home Owner Associations or join Advocacy Groups? In fact there would be NO Mobilehome Magazine if I, myself, had not experienced my park owner breaking the Civil Code (MRL).

When someone breaks the law – they will stop for a couple reasons. One, they get caught and have to pay a penalty. All we ask for is quiet enjoyment, and a community we can call home. And we should be able to expect it!

SOLUTIONS

Of course everyone is interested in solutions. We at MHMag have some. But the untapped resource is you! Many of you have had issues in your park which you have researched. Some

of you have found solutions, some have not.

If you have a "solution", please share it with us so we can share it with the Community.

If you have unanswered questions, such as questions about a particular situation (either faced by a group or just one individual), please let us know. We will publish the question with the hope that some of our readers might have answers and solutions.

WHAT CAN YOU DO?

- Join Our MHMag Community
- Communicate with us / Be our eyes and ears
- Form a HOA
- Network with other parks in your area
- Be active
- Let's stop violators together – we are a TEAM

MOBILEHOME MAGAZINE'S PHILOSOPHY

We believe:

- The threats are real.
- None of us bargained for this (all the issues we face in our parks.)
- There is Strength in numbers – meaning be part of our Community and be counted. Be part of the solution, not part of the problem.
- Knowledge is power. Mobilehome Magazine is a terrific source for information. We share with our members through the bi-monthly THE VOICE. We share with members and non-members through our email NETWORK. We also have a message board.
- All mobilehome owners are in the same boat. We can't protect ourselves as individuals, our only hope is to unite.
- Laws without enforcement are equivalent to having no laws. New laws are not the solution – the solution is enforcement.
- We must UNITE, NETWORK, and be ACTIVE
- Time is of the essence. We MUST do something TODAY!

Article by Frank Wodley, Publisher/Editor, MHMag
frank@mobilehomemagazine.org / 818-886-6479

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, buy 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 is sounds a lot like the Countrywide mortgage scandal and to get a lawyer.

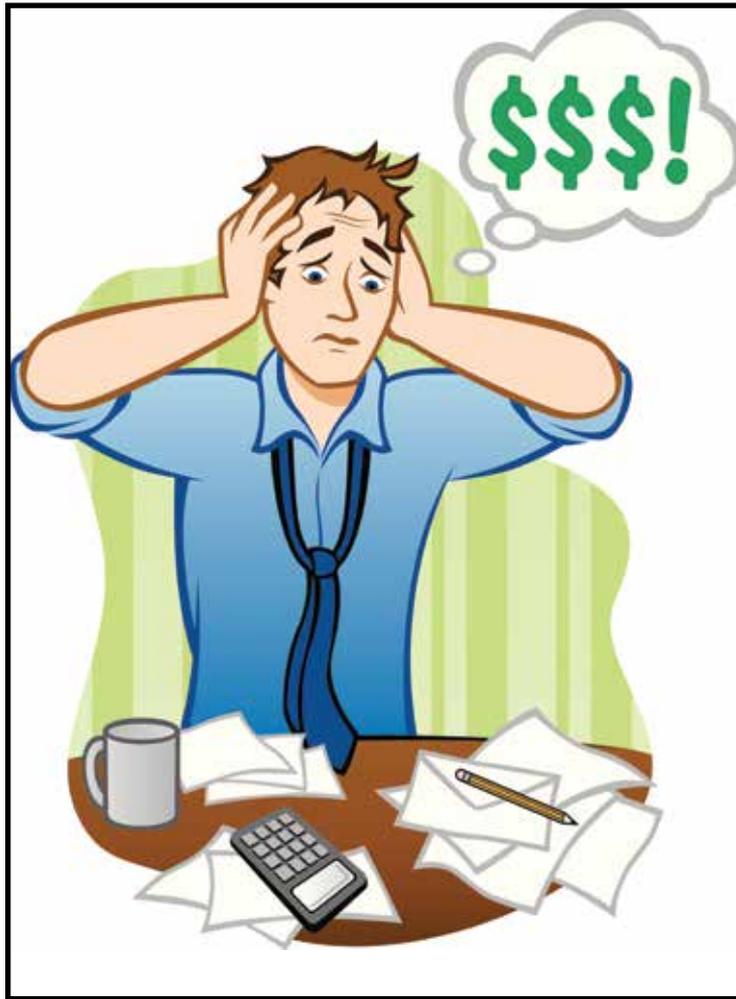
We then began our long and unsuccessful search for legal representation, and still to this day we cannot find an attorney who will represent us.

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 unclean title and doesn't have ownership in her home.

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

Mobilehome Magazine This and That

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. What have you done? We'd like to know.

Do you have an event where residents of other parks can attend? Use the magazine to get the word out.

GOOD NEWS

Good News. MHMag is working to bring back the San Fernando Valley edition of Mobilehome Magazine and the California edition also. Look for them by April 2014.

DISTRIBUTION OF MOBILEHOME MAGAZINE

We would like to take this time to thank some of the folks who help distribute the magazine in your area.

Paul Masminster, a resident of Royal Western MHP in Gardena delivers to Carson, Harbor City, Gardena, and Torrance.

Chris Waring, a resident of Pacific MHP in Huntington Beach delivers to Huntington Beach.

Chuck Zenisek, a resident of Foothill Terrace in La Verne, delivers to La Verne.

Bennie Lanahan, a resident of Sunkist Gardens in Anaheim, delivers in her local area.

Martin Hernandez of Ontario gets the magazines to Paul, Chris, Chuck and Bennie.

All can be reached through Mobilehome Magazine.

We thank you all for your support of Mobilehome Magazine and your efforts to help your friends and neighbors. Thank You!

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

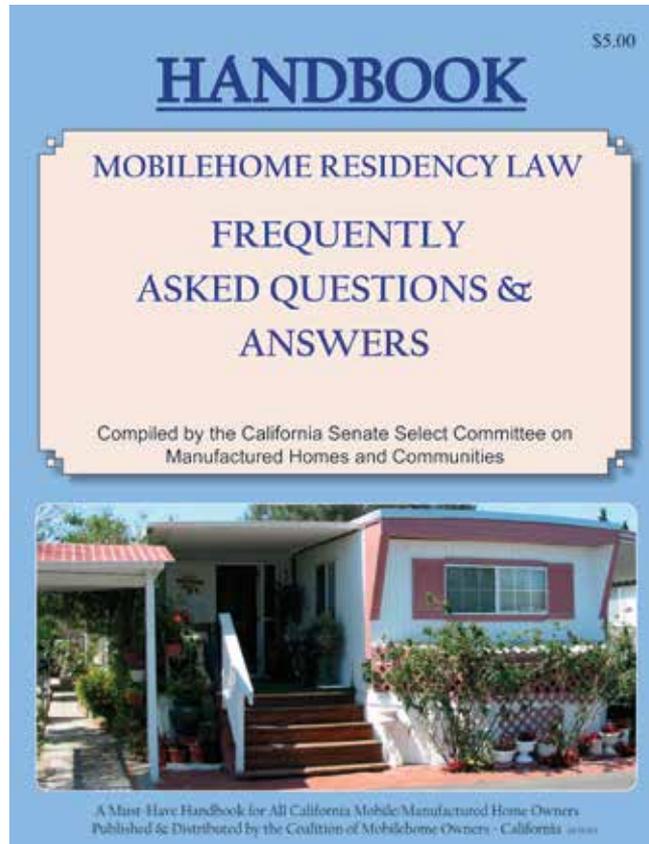
There are several ways you can support Mobilehome Magazine.

a. Distribute in your park.

Please 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. Simply bill us to get reimbursed.

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. 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)

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3/14



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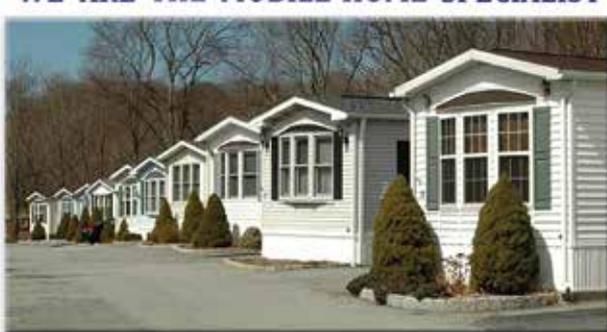


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