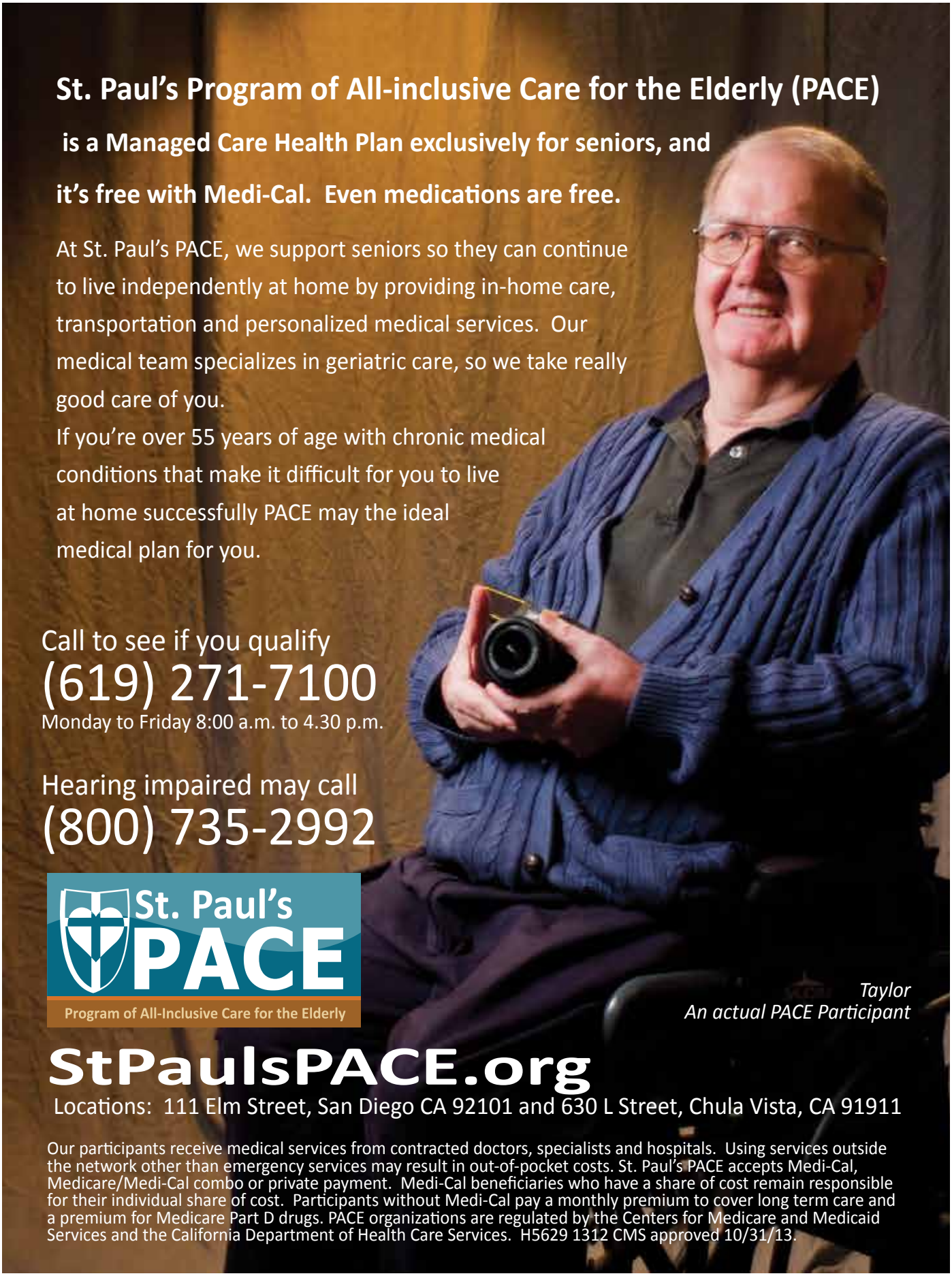
MH Life

Manufactured-Home Life!

San Diego
November 2014
Volume 2 Number 11

The #1 Source of Information for Manufactured/Mobilehome Owners in California

Español
Páginas 16-17



St. Paul's Program of All-inclusive Care for the Elderly (PACE)

is a Managed Care Health Plan exclusively for seniors, and

it's free with Medi-Cal. Even medications are free.

At St. Paul's PACE, we support seniors so they can continue to live independently at home by providing in-home care, transportation and personalized medical services. Our medical team specializes in geriatric care, so we take really good care of you.

If you're over 55 years of age with chronic medical conditions that make it difficult for you to live at home successfully PACE may the ideal medical plan for you.

Call to see if you qualify

(619) 271-7100

Monday to Friday 8:00 a.m. to 4.30 p.m.

Hearing impaired may call

(800) 735-2992

St. Paul's PACE

Program of All-Inclusive Care for the Elderly

Taylor
An actual PACE Participant

StPaulsPACE.org

Locations: 111 Elm Street, San Diego CA 92101 and 630 L Street, Chula Vista, CA 91911

Our participants receive medical services from contracted doctors, specialists and hospitals. Using services outside the network other than emergency services may result in out-of-pocket costs. St. Paul's PACE accepts Medi-Cal, Medicare/Medi-Cal combo or private payment. Medi-Cal beneficiaries who have a share of cost remain responsible for their individual share of cost. Participants without Medi-Cal pay a monthly premium to cover long term care and a premium for Medicare Part D drugs. PACE organizations are regulated by the Centers for Medicare and Medicaid Services and the California Department of Health Care Services. H5629 1312 CMS approved 10/31/13.

FARMERS INSURANCE

Charles E Wright

8911 La Mesa Blvd. Suite 103
La Mesa Ca. 91942
lic. 0147781

619-917-1955 Call me!

I specialize in Mobile home and Manufactured home coverage.

Ask me about having a BBQ right there in your park!

CENTINELA senior solutions
Your Senior Living Advisor

Don't let a medical emergency leave you vulnerable.

Stay at home or residential care.
It's your plan - Your Peace of Mind.

The Creator of the Peace of Mind Formula

We guide and assist seniors & their families
to pro-actively plan for their future needs.

Call today to schedule a **FREE** 30 minute consultation
Kira Anthofer (619) 797-6830
www.CentinelaSeniorSolutions.com

BRYAN'S
Maintenance & Mobilehome Repairs

Plumbing, Painting, Electrical, Bath
And Kitchen Remodeling, Carpentry,
Steps, Porches, Fences

Call Bryan the handyman for
a free estimate at (619) 397-4231

Thinking of Selling?

We are Mobile/Manufactured Home Experts.
We have specialized financing for our buyers.
We will make sure the entire selling process runs smoothly and professionally.
The Fall selling season is hot!
Don't miss out!

Mention you saw us in Mobilehome Magazine and receive $200 at close of escrow when we sell your home!

Mobile Home Connection

619-596-0333

Open 7 days a week
10769 Woodside Avenue, #102 • Santee 92071

Visit our website
www.mobilehomeconnection.com

Put our team in your corner!

From the Staff of MH Life

It's November and time to give thanks to our readers, our distributors, and our advertisers. Also there are some special folks that have made the magazine possible. Due to page restrictions, go to www.mobilehomemagazine.org / Downloads / November / California to view this article.

View CAMOA's Presidents report on Page 5.

Donna Matthews continues her monthly articles (page A). This month's article is on Justice. Donna rightly believes that we don't need new laws, we need our governmental representatives doing the jobs they are required to do.

Frank Wodley, editor/publisher of MH Life, usually likes to stay in the background; however we have had several requests asking about Frank's 12 year history in advocacy. See page B-C.

MH owners are obviously very concerned with eviction and 3/60 day notices. The article on pages D-E explain in detail what every MH owner should know.

MH Life is not just another pretty face. We are backed by folks with lots of experience and expertise in mobilehome issues. MH life prides itself at thinking outside the box. We are not interested in power or money for ourselves. Our goal is your welfare, the MH owner. We want you to have the power and the money to effect positive change; therefore we are detailing an organizational plan to make that happen. Read "Power to the People" on pages F-G. Of course those few in power today will do everything they can to see this doesn't happen! Don't let them stop you from taking back your power! MH Life supports your efforts. Please support ours to make positive change.

Two readers solved October's puzzles. See pages 6 & 15 for new puzzles and solutions to last months puzzles.

MH Life is again taking subscriptions, a great way to support the magazine and guarantee monthly delivery. See page H.

Finally, anyone wanting to subscribe to MH Life or make a donation can simply use PayPal. Use Frank's email address: fawodley@yahoo.com and proceeds will go directly to the magazine.

Be healthy, well and have a bless filled November. See you in December.

MH Life

Serving Mobile & Manufactured Housing Communities in California

Our Address:

P.O. Box 3774, Chatsworth, CA 91313

Phone: (818) 886-6479

Email

fawodley@ yahoo.com

frank@mobilehomemagazine.org

Website

www.mobilehomemagazine.org

MHLife is not responsible for content contained in advertising

Publisher/Editor

Frank A. Wodley

Advertising Sales

Volunteer to help & earn a commission

Design

Greg Frazier

Articles

Donna Matthews

Spanish Translator

Ruben Ibanez

Proofreader

Rose Rosales

CAMOA President's Report

Let's say it right up front. With only 108 members out of a possible 750,000 of those living in "mobile" home parks in California, CAMOA is not fast on its way to changing any of our lives a whole lot. We're still just "parked" on and paying for a dirt lot…picked on, pushed around, abused, short changed, stressed out……!

We complain mucho as rents soar into the sky! Safety, security, the right to peaceful enjoyment of your time, place and home are just words on a piece of paper. (Largely worthless unless we stand up, come together, and insist they have meaning!... Where have we read that before?) We hide away, swallow pills, hunker down in fear, or laziness, dreaming that things will somehow get better: "They can't get any worse!" (Oh yeah!)

Too many of us would like to believe that some magical comet will fly over and bring us a bag of joyful things at Christmas. We know for certain that "good ole proverbial George", who lives next door, will continue to look out for us, lift us and take care of us. We watch TV or sip a beer at a sports event, unencumbered and properly sedated. Unfortunately, our looming plight is more like that of the fairy tale frog tossed into a kettle of cool water on a stove, gradually heated up until its goose is cooked! What happened? … Santa is not real! George got tired, and moved out! Park owners have bought the football team and raised the price of beer! Doctors don't have pretty pink pills for apathy. And you're on the menu for next month's park owner's convention. (i.e. living on the street!)

For sure, it isn't what any of us home owners really want, but isn't it what we, sitting back, doing nothing , will have deserved? Think! Volunteer! Put your talent and your experience to work for one another. Organize, join CAMOA, and turn your individual community into the membership of a larger, stronger, California community! Get active, get helpful. It is totally within your power to make your (and our) tomorrows better than today.

In this respect , CAMOA is pleased to announce that here, "home base" San Diego, we now have 6 Advisory Committee members. These volunteers have a long history of advocacy, experience in the pluses and minuses of our MRL, Article 25, HCD and HOA's. They are acquainted with professionals in such areas as the mobile home law, health and welfare, campaigning City Councils to construct rent control ordinances and commissions. They are a phone call away and willing to help! If you've read this far, then you probably care and are concerned! Please help CAMOA and your neighbors by getting together with them to form a CAMOA Advisory Committee in your area, so that we can build a vital, statewide network for the benefit of all living in manufactured home parks.

By the way, the sad news is that George has passed away! Yes he died! Donations to CAMOA and/ or MH Life will not resurrect him, but feel assured that your and his dreams can be peaceful and pleasant. We tried! You can reach Bill Schlegel @ 888-982-2553.

Editor's Note: MH Life is suggesting CAMOA become the Regional Organization for the Greater San Diego Area. For details, please read pages F-G and H. Those MH owners living in the Greater San Diego area, please join CAMOA.

California Manufactured-Home Owners Alliance (CAMOA)
Membership Application & Donation Form (PLEASE PRINT)

NAME:_____Date:_____

PHONE #:_____PARK NAME:_____

MAILING ADDRESS:_____

E-MAIL:_____

SPACE #_____CITY:_____ ZIP:_____

☐ CAMOA Membership ($24/ 1 yr, $44/2 yr, $60/3 years): $_____

☐ Give us a little something extra: $_____ Thank You!

☐ Yes I want the FAQ Handbook (a $6 value). It is free when I join CAMOA.

INCLUDE CHECK OR MONEY ORDER. All Checks Payable to "CAMOA"

MAIL TO: CAMOA, P.O. BOX 663 , CHULA VISTA, CA. 91912 11/14

THANK YOU!

Puzzle Challenges- Sudoku

New Sudoku Puzzles

Continuing this month, we are challenging all readers to solve three different puzzles - 2 sodoku and one crossword. If you are able to correctly solve either or all three, we'd like to hear from you. Send us your name, park name, and city. We'd like to list you as a Puzzle Challenge Winner for the month of November. Winners for November will listed in the December issue.

Sudoku mp1

	7					8		
			2		4			
		6					3	
			5					6
9		8			2		4	
	5			3		9		
		2		8			6	
	6		9			7		1
4					3			

Sudoku hp1

			8		2			
5								1
		6		5		3		
		9		1		8		
1								2
			9		7			
	6	1		3		7	8	
	5						4	
	7	2		4		1	5	

Solutions to October Sudoku Puzzles

Congratulations to Jean Voller, Terry's MHP who solved all three puzzles and T.M. Daku who solved the two Sudoku Puzzles. We hope you had fun. Remember, if you solve the new puzzles, send us your name, park name and city, we will list you as a Puzzle Challenge Winner for the month of November, 2014. Let's see how many winners we can get. Represent your park and your area.

1	5	9	7	3	4	2	8	6
7	2	3	5	6	8	4	9	1
4	6	8	2	9	1	3	5	7
6	3	1	9	5	2	8	7	4
9	8	7	1	4	3	6	2	5
2	4	5	8	7	6	9	1	3
8	9	6	4	1	7	5	3	2
3	7	2	6	8	5	1	4	9
5	1	4	3	2	9	7	6	8

A

7	3	1	9	4	2	8	5	6
9	2	8	3	6	5	7	1	4
6	5	4	8	1	7	3	9	2
3	8	2	5	9	6	4	7	1
4	9	5	7	8	1	2	6	3
1	6	7	2	3	4	5	8	9
5	7	3	6	2	9	1	4	8
8	4	9	1	7	3	6	2	5
2	1	6	4	5	8	9	3	7

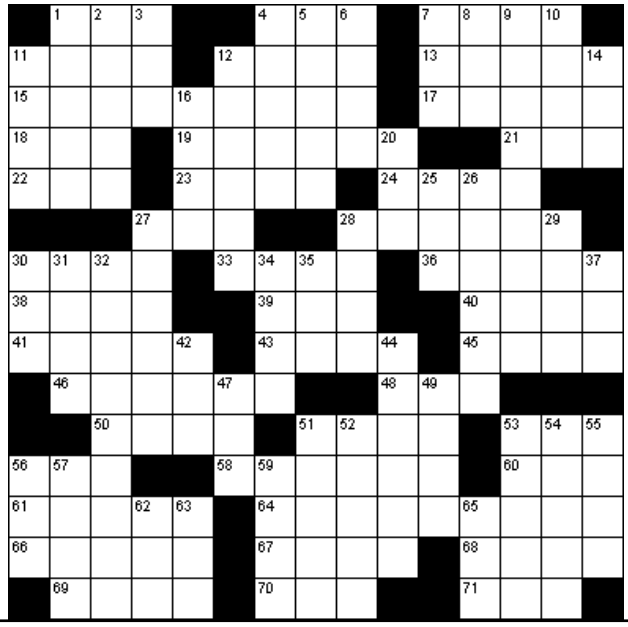
November Crossword Puzzle - New

Across

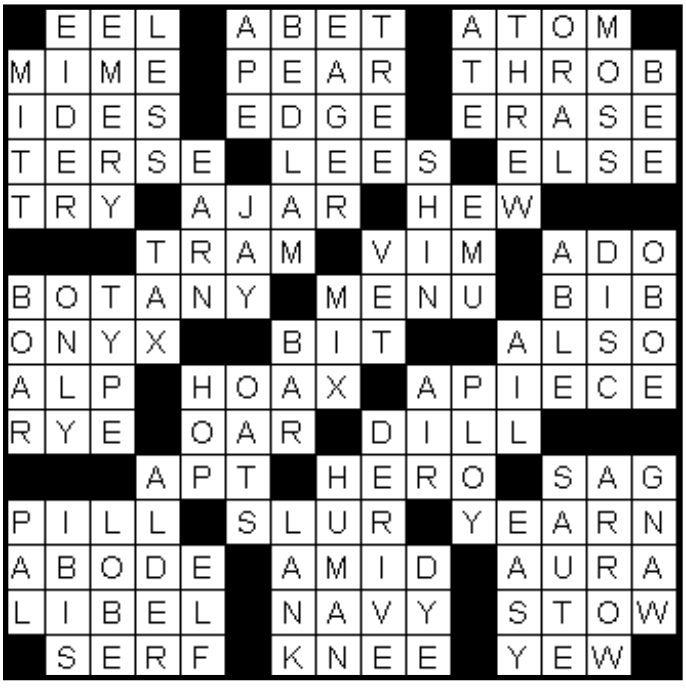
1. Seed case
4. Animal foot
7. Charts
11. Halo
12. Six-sided figure
13. Wide open
15. Head teacher
17. Pass along
18. Perceive
19. Frozen spear
21. Consumed
22. Long fish
23. Lecture
24. Engrossed
27. Scarlet
28. Severe experience
30. Fiend
33. Particle
36. Ambit
38. Ode
39. Female sheep
40. Arm bone
41. Claw
43. Transmitted
45. Leak slowly
46. Find
48. Wonder
50. Vote against
51. Remedy
53. Armed conflict
56. Country, initially
58. Farm
60. The night before
61. Regenerate
64. Origin
66. Mother-of-pearl
67. Oaf
68. Legal document
69. Scan
70. Allow
71. Uneven

Down

1. Blended food
2. Type of window
3. Grade in judo or karate
4. Student
5. By surprise
6. In good health
7. Spoil
8. Mature
9. Acceptable to the taste
10. Petty quarrel
11. Part of a church
12. Noisy insect
14. Optic
16. Make reference to
20. Stray
25. Fuss
26. Examine closely
27. Distant
28. Portent
29. Row
30. Choose, ___ for
31. Prod
32. Pertinence
34. Trial
35. Be indebted to
37. Strike lightly
42. Mesh
44. Objective
47. Sprocket
49. Cry
51. Small boat
52. Not trimmed
53. Uncanny
54. Obviate
55. Let for money
56. Large vase
57. Scorch
59. Small stream
62. Epoch
63. Married
65. Deuce



Solution to October Crossword



To The Editor

I first of all want to introduce myself as the SMOAC, Santee Mobilehome Owner's Action Committee President, I want to give the Manufactured- Home LIfe magazine my congratulations to the new format. I am very impressed with the new design of the magazine.

As the SMOAC President of Santee, I am hoping that we can generate a unique magazine for the east county area of San Diego. I am very anxious to support this and all aspects of this magazine. Thank you very much for including pages of the new format in Spanish. We have approximately 2300 spaces in our city. We look forward to the different issues among mobilehome owners throughout California that are highlighted.

Furthermore, I want to thank Mr. Wodley and his staff for putting together such a great magazine and a much needed resource to mobile home owners. I hope that all residents will continue to enjoy this resources and donate to keep this alive and forth coming in the future. **Buddy Rabaya, President, Santee Mobile Home Owners Action Committee**

Quotes of the Month

"The trouble with organizing a thing is that pretty soon folks get to paying more attention to the organization than to what they're organized for." **Laura Ingalls Wilder**

Fear is better than apathy because fear makes us do something. **Emiliano Salinas**

Hate is not the opposite of love; apathy is. **Rollo May**

Successful organizing is based on the recognition that people get organized because they, too, have a vision. **Paul Wellstone**

Community organizing is all about building grassroots support. It's about identifying the people around you with whom you can create a common, passionate cause. And it's about ignoring the conventional wisdom of company politics and instead playing the game by very different rules. **Tom Peters**

Entre la espada y la pared.

Es imaginable que los propietarios MH están sujetos a la ley 3/60 por falta de pago de alquiler. ¿Por qué nuestros líderes se comprometieron a dicha ley que está más allá de la razón! ¿Te das cuenta que puedes perder tu casa si la renta nó se paga en un corto de 10 días después de fecha de vencimiento? Si ésta ley rigiera con espadas, millones caminarían por las calles en señal de protesta.

Y la gente está perdiendo sus viviendas como consecuencia! Por ejemplo, un propietario de casa en Anaheim pensó que conocía mejor. Ella nunca respondió a los avisos del parque, ella nunca fué a la Corte y como consecuencia de ello, perdió su casa. El sheriff vino y los desalojó. La dejó sin casa.

Preste especial atención a la última sección de alquiler de propiedad comunitaria. La Cruz Grupo de Abogados (que trabajan para los dueños del parque) han dicho: los residentes están abandonando sus casas al parque, el parque está volviendo a sus hogares a través de venta de vehículo embargado de un almacenista, o los parques les compran la casa por centavos de dólar. Con todo, un negocio redondo para los dueños del parque!

Esto es serio. Los propietarios de MH están perdiendo millones de dólares en el capital como resultado de alquileres más altos. Habría que hacer algo.

WESTERN FABRICADA COMUNIDADES ASOCIACION (WMA)

Mencionamos la AMM porque éste grupo representa a los grupos del propietarios del parque. La AMM está muy activa en Sacramento y áreas locales. Aquí en Los Angeles, tres dirigentes WMA sentados en la Casita móvil Parque TaskForce (que es propietario de Pro-Parque). Sitio web de la AMM: http://www.wma.org/. Ir a servicio de recursos/proveedores/abogados para encontrar una lista de 22 grupos de abogados individuales listos para servir a los dueños del parque.

¿Cuál es la lección? Los dueños del parque generalmente saben la ley, especialmente cuando pueden hacer dinero usandolo! Si ellos no conocen la ley, entonces son sus asesores. En nuestra opinión, muchos parques sólo están esperando a un residente a ignorar un pago de 3 días o dejar de aviso. Y no creo que se pueden arreglar este mes, porque generalmente no puedes! Después que pasa el plazo de 3 días, el parque generalmente ya NO aceptará ningún pago. Presentará una acción ilícita y procede a desalojarlo. Y no hay defensa contra impago de alquiler.

3/60 AVISOS CONDUCEN AL DESALOJO

El Abogado Larry Weaver puede ser conocido por algunos de ustedes. Trabaja para los dueños del parque en el Valle de San Gabriel y comunidades vecinas. Está en la lista por la AMM y su página web es: http://www.mhp-lawyer.com/.

El Sr. Weaver ha enumerado tres artículos interesantes - uno titulado: todo lo que necesitas saber de lo que es aproximadamente 3/60 avisos (pero tuvieron miedo de preguntar). Vale la pena y el tiempo para leerlo. Solo tomamos unos extractos que se ven a continuación:

Una idea falsa común es que con el fin de desalojar a un residente por falta de pago del alquiler, la gestión debe servir tres o más avisos 3/60 días durante un período de doce meses. Esto no es el caso. Si a un residente le sirven con un 3/60 y no paga la cantidad completa dentro de tres días, o vende la casa a un comprador autorizado o desaloja el lugar (espacio) dentro de sesenta días, entonces la ley le permite proceder con una acción ilícita (la demanda para recuperar la posesión del espacio) al vencimiento de sesenta días.

¿Qué significa esto? Simplemente que todo lo que necesitas es no pagar el monto total adeudado en el plazo de 3 días, y entonces el parque puede presentar una acción ilícita para desalojarlo.

Usted tiene tres opciones: a) venderla casa dentro del plazo de 60 días, b) Mover su casa lejos de la comunidad y c) a entregar y dar en la mano las llaves de su casa para el administrador del parque. Hay trampas:

¿En (a): que se apruebe un comprador para el arrendamiento? Por supuesto, el parque. Si el parque está parado en ofrecer $20.000 - $200.000 (si no puedes vender), ellos pueden también interferir con su venta y en efecto impedir cualquier venta.

En (b): cuesta entre $15-$20.000, para que usted pueda encontrar un parque y llevar a su casa. Generalmente los parques no aceptan casas viejas.

Obviamente, si te metiste en esta situación, no puede haber ninguna salida fácil. Diríamos que muchos pierden sus casas.

Incluso si usted ha pagado en el plazo de 3 días puede ser servido un aviso de 60 días. Según Larry Weaver:

Los supuesto de tres strikes y su salida por falta de pago de alquiler aviso, es un aviso especial autorizado por el Código Civil, § 798.56(e)(5) que permite una gestión de servir un 60dias de aviso por reiterada falta de pago si usted tiene,dentro del procedimiento doce meses, sirvió a un residente con tres o más por falta de pago de alquiler avisos.

Si después de sesenta 60 días, el residente no vendió la casa a un comprador autorizado o retira el formulario de inicio las instalaciones, tal gestión tiene un número de opciones disponibles. Por supuesto el manejador puede proceder a desalojar a los residentes por falta de pago de alquiler por la presentación de la acción ilícita. Sin embargo, si el residente no es alguien que se sienta obligado a desalojar, tiene una oportunidad para recuperar los honorarios de sus abogados, ó

Conoce a tu Editor/publicista

PREFACIO

Muchos de ustedes no tienen idea sobre COMO-CAL, MHMag o MH ni sobre la vida de Frank Wodley, la fuerza impulsora tras 12 años de promoción.

ANTECEDENTES DE FRANK

Frank nació y creció en Seattle y tiene un MS en ciencias químicas de la Universidad de Wisconsin. Trabajó en la investigación del punto en San Francisco haciendo clasificación de Hunter en cromatografía y espectrometría de masas para la Comisión de energía atómica (AEC). En 1970, como asistente de dirección de un laboratorio médico en Dearborn, Michigan, Frank encabezó un grupo para cerrar un laboratorio que estaba engañando a Medicare y Medicaid de millones de dólares, es decir, fué un "whistleblower" y declaró al FBI contra su empleador. Entre 1978-2009, Frank trabajó como contratista General, construcción de viviendas nuevas y se especializó en remodelación de casas.

HISTORIA - PRE GSMOL

La familia Wodley compró un mobilhome grande en Chatsworth MHP en octubre de 1999. ¿Por qué no? El parque se mantuvo bien, con bonitos árboles grandes entre las dos calles principales. Había una bonita Casa Club y área con piscina, con mesas de billar, una cancha de tejo; bien mantenido.

El manejador parecía amable, pero no quería a nuestro agente de bienes raíces, un hombre ruso. Nos proporció toda la documentación para arrendamiento y fueron aprobados.

Entonces se armó. Fue nuestro primer aviso de 7 días para limpiar las malas hierbas en nuestro patio (no teniamos un patio delantero). Otros siguieron. Cuanto más se "levantó" al administrador, cuanto más vengó.

GSMOL CAPÍTULO PRESIDENCIA

Chatsworth MHP tuvo muchos problemas (1999-2002).

continuó en diciembre la revista Life MH.

---

para obtener el cumplimiento de una violación de regla de larga data, como condición para el aviso de rescisión y reinstalación del arrendamiento. Además, incluso después de presentar la acción ilícita, un acuerdo condicional preparado por su abogado puede proporcionar los medios para obtener un plan de pago impuesto por el tribunal o el cumplimiento de la regla ó ambos, que se traduce en un desalojo por incumplimiento, en lugar de tener que empezar de nuevo.

Finalmente, después de que un residente desocupa el local y abandona el hogar o es desalojado legalmente en virtud de un juicio de retención ilícita, la gestión entonces puede procederse con el gravamen de un almacenista de conformidad con el Código Civil, § 798.56a.

COMUNIDAD PROPIEDAD DE ALQUILER

El siguiente es de la Cruz Firma Legal de San Diego. Que representan a los propietarios de casas fabricadas las comunidades del sur de California y maneja las operaciones diarias de todo, los desalojos, revisión de las reglas y arrendamiento y materia de empleo.

En la recesión económica actual, muchos propietarios de la comunidad están experimentando uno más grande que generalmente es la acumulación de casas manufacturadas pertenecientes a la comunidad. Esta situación es debida principalmente a los propietarios residentes al abandonar sus casas prefabricadas a la comunidad, la comunidad de propietarios obtienen las casas manufacturadas por lien de almacenista ventas, o por la comunidad de propietarios al comprar casas prefabricadas de angustiados propietarios de vivienda que están fallando para pagar el alquiler. En cualquier caso, el propietario de la comunidad se quedó un más grande que generalmente es el inventario de casas manufacturadas vacantes, pertenecientes a la comunidad (en lo sucesivo como "viviendas pertenecientes a la comunidad"). Estas casas son difíciles de vender en el mercado actual, y la comunidad de propietarios pierden el espacio de alquiler cada mes que no se vende la casa perteneciente a la comunidad. Muchos propietarios de comunidad están encontrando que es económicamente factible es arreglar las casas manufacturadas y alquilarlas a propietarios no residentes (en lo sucesivo como "Alquiler de propiedad comunitaria").

El alquiler puede ser rentable, pero el dueño de la comunidad debe entender que un conjunto diferente de leyes rigen estos alquileres pertenecientes a la comunidad. La comunidad de propietarios están generalmente familiarizados con sus responsabilidades bajo la ley de residencia Mobilhome (MRL), que se aplica a la tenencia de la típica casa manufacturada ocupada por sus propietarios en una comunidad de casas prefabricadas. Sin embargo, la comunidad de propietarios también deben ser conscientes de las responsabilidades y obligaciones que existen cuando se alquila una casa manufacturada perteneciente a la comunidad, que está regulada por ley general del propietario y el inquilino y no la resonancia.

Además, los documentos de la comunidad presentados a los residentes de apartamentos y casas pertenecientes a la comunidad también deben reflejar las distintas leyes y no referencia a la resonancia.

Business Directory

Handyman

BRYAN'S MAINTENANCE & MOBILEHOME SERVICE
Call Bryan for a free estimate
619-397-4231

Health Services

ST. PAULS PACE
Manged health care exclusively for seniors and free w/ Medi-Cal
619-271-7100 / 800-735-2992

PERMANENT LIFE INSURANCE
951-609-4106 Mel Paras
Long Term Health Care

House Cleaning

CINDY'S CLEANING SERVICE
Chula Vista Only Please
25 years experience
Reliable, hardworking and thorough
619-420-1028

Insurance

HUGHES WEST-BROOK
800-660-0204 Low Rates!
Family Owned Since 1973. Insuring Your Home for Over 39 Years

FARMERS INSURANCE
Chuck Wright
See display ad below
La Mesa. Lic # 0147781
619-917-1955

FARMERS INSURANCE Angel Bustos
Call me for a free quote
619-647-3573 Hablamos Español
bustos1@farmersagent.com

WEIBEL INSURANCE AGENCY
800-653-5565

Pest Control / Termite

MANNY'S TERMITE & PEST CONTROL
10% discount for seniors
844-626-6977

Real Estate

LILY'S MOBILE HOMES
We Work Together to get the job done!
Hablamos Español
619-401-4084

Real Estate

MOBILEHOME CONNECTION
Put our team in your corner.
Mention MH Life and get $200 at COE.
619-596-0333

Senior Solutions

CENTINELA SENIOR SOLUTIONS
Kira Anthofer, your senior living advisor
619-797-6830

All Business Directory Listings are FREE through 12/31/2014.

Display Ad Rates: Full Page $500, Half Page $350, Quarter Page $250, Eighth Page $135, Bus. Card $125

Cindy's Cleaning Service

25 years experience! She is trustworthy, reliable, hardworking and thorough. Also offers house and pet sitting, organizing, or move-in/out cleaning. Weekly, Bi-weekly, Monthly, or sporadic.

Call for details, rates, and references
Chula Vista Only Please
619-420-1028

MH Life is always trying to help our advertisers. This month we are displaying Cindy's ad again at no charge. Cindy lives at Terry's MHP and is trying to make ends meet.

Our advertising works! One Realtor paid for two full page ads in our San Fernando Valley magazine, which was delivered to perhaps 15 parks in the SFV. Did he get results? His results were outstanding (and this was his first and only time advertising). In just two parks, we have seen his signs go up on at least 8 homes and sold signs on perhaps 4. We would say that is a success. Want to advertise? Call Frank @ 818-886-6479 or email him at fawodley@yahoo.com. Our rates are very competitive. See above.

Habla Español

FARMERS INSURANCE

Are you Over or Under Insured?

Protect your most valuable assets with better coverage at a better value!

Farmers gets you back where you belong. Call or email me for a free quote!

Agency Owner: Angel Bustos
Phone: 619-647-3573
Email: abustos1@farmersagent.com

Habla Español

SERVING THE SAN DIEGO AREA

Honest, Professional, Experienced

$44 Bi-monthly Service
- De-web All Exterior
- Treat Windows & Door Frames
- Spray Underneath

MANNY'S Termite & Pest Control
If it bugs you, bug me

MOBILEHOME SPECIALIST

Call Today for your Free Termite Inspection
Seniors get a 10% discount!

(844) 626-6977
www.mannyspest.com

Lily's Mobile Homes

Specializing in Mobile & Manufactured Home Sales

BBB ACCREDITED BUSINESS

We work together to get the job done!

We will work tirelessly and with the highest integrity. Let us worry about the details!

We offer detailed color flyers and a webpage dedicated to each home we represent.

www.lilysmobilehomes.com

Call us today to find out what your home is worth. Aggressive advertisement that is constantly being renewed helps us secure the highest possible offer for your home. Buying a home? Visit our website to see homes available. We are available 7 days a week! Hablamos Español.

619.401.4084

offer
W
code

MOBILE HOME INSURANCE

VISA
MASTERCARD
DISCOVER
PAYMENT PLANS

Se Habla Espanol!

Low Rates!
LOCAL SERVICE!

DISCOUNT for Combining Mobile Home and AUTO Insurance!

- ❑ Fire
- ❑ Wind
- ❑ Liability
- ❑ Tornado
- ❑ Smoke Damage
- ❑ Medical Payments
- ❑ Replacement Cost Mobile Home
- ❑ Replacement Cost Contents
- ❑ Falling Objects
- ❑ Lightning
- ❑ Water Damage
- ❑ Vandalism
- ❑ Workers' Comp.
- ❑ Theft
- ❑ Explosion
- ❑ Hail

Coverage available to $400,000!

YOUR CHOICE:

NEW
Low Cost
FLOOD INSURANCE

- **Replacement Cost Mobile Home**
- **Stated Value Coverage**
- **Cash Value Coverage**
- **Discounts for Home and AUTO**

Hughes West-Brook *is your Mobile Home Insurance Specialist.*
With us, Mobilehome insurance isn't a sideline. It's all we do. Give us a call!

HUGHES WEST-BROOK

Fountain Valley, California

(800) 660-0204

www.hwbins.com sales@hwbins.com

HWB

Insuring your home for 40 Years
Family Owned Since 1973

LIC#0782241

© 2014 Hughes West-Brook, Inc. All Rights Reserved