

Mobilehome/Manufactured Home

# MH Life

*The Voice of  
Mobilehome Owners  
Network*

**OCTOBER 2018**

VOLUME 6 NUMBER 10



**SAVE on your AUTO and  
MOBILE HOME INSURANCE!**

**(800) 660-0204   See back cover for details!!!**

# Work with the PROFESSIONALS!



MOBILE HOMES of CALIFORNIA, Inc.



Our team of experienced state licensed mobile home agents support community owner/management, mobile home associations, and mobile home owners with their efforts to continually provide good fair affordable mobile home ownership and residency.

- We sell more NEW/PRE-OWNED mobile homes than any other dealer-real estate broker
- Aggressive advertising, social media & nationwide marketing
- Refinance – Buyer financing available
- Probate – Estate – Foreclosure Sales
- Trade-in options for new mobile homes
- #1 Largest mobile home dealer in Southern California

**CALL NOW – #1 TOP PRODUCING SALES TEAM  
SEVERAL LOCATIONS TO SERVE YOU**

**LINDA**

(909) 532-2214

**OLIVER**

(909) 489-3842

**RANDY**

(626) 227-3892

**TANYA**

(626) 221-1152

**WENDY**

(951) 204-4050

# MH Life Magazine

Serving California's Mobile & Manufactured Housing Communities

## Published By *Mobilehome Magazine*

P.O. Box 3774, Chatsworth, CA 91313

Frank A. Wodley, Editor/Publisher

To God Be The Glory

(818) 886-6479 / (800) 929-6061

### Contributing Editors:

LLOYD ROCHANBEAU, TONY DANIELI, BEVERLY PURCELL. / MAGAZINE COVER: LUCY WHEELER

Website: [www.mobilehomemagazine.org](http://www.mobilehomemagazine.org) / E-MAIL: fawodley@yahoo.com

The MobilehomeMagazine is not responsible for content contained in advertising

## San Gabriel Valley Leaders Needed

Unlike the other four regional magazines I publish for California mobilehome owners, this area, i.e. the San Gabriel Valley, has no regional group or regional leaders. It isn't that homeowners in your area have less problems. It isn't that homeowners in your area don't need help, so please tell me why you haven't formed a San Gabriel Valley Residents Association or the like.

Mr. Ken Meng, President of 1441 Manufactured-Home Residents Association, is doing a miraculous job trying to get rent control for the unincorporated areas of Los Angeles. You may have read about his efforts in local newspapers. And, by the way, English is not Ken's first language. I personally congratulate Ken and his family for their contribution to the mobilehome owners community. Unfortunately, Ken's plate is full and he can't also run a San Gabriel Valley group, but I'm sure he will help. If you are interested in volunteering to form a San Gabriel Valley Group, email Ken (kenjmeng@gmail.com). And of course, call me at 818-886-6479 or email me at fawodley@yahoo.com. I'm always ready to help residents organize. By the way, Ken lives in Rowland Heights.

For your information, there is a strong group in Yucaipa. Their President, Tony Slaick has been providing content and graphics for their Yucaipa Mobilehome Residents Association since late 2017. Likewise, Bob Markley of the Oceanside Manufactured Homeowners Alliance and Lloyd Rochambeau of the San Marcos Mobilehome Residents Association provide content to their joint magazine, the North County Mobilehome Digest.

It only makes sense to form Home Owners Associations for residents in the other areas of Southern California - Hemet, Riverside, San Diego, etc. I will happily supply a regional magazine to your group, at no charge. You can provide the name and content, i.e. it will be your magazine and will give you a voice that you can use to inform and organize your area. Everyone wants a better life. And I know it takes a little effort. But it's just an email or a phone call away. Article by Frank Wodley, MH Life Publisher.

## TEAMWORK - LET'S DO THIS TOGETHER!

## A Few Thoughts from Frank Wodley, Magazine Publisher

You are one of 15,000 mobilehome owners in California receiving a regional magazine every month. It takes a TEAM of dedicated volunteers to bring it to you: a) Regional leaders supply the content and graphics and I put it together, b) I pay for printing and delivery, and c) Numerous folks volunteer their time to walk mobilehome parks to deliver the magazine. In fact, **Linda Kuciera of Maple Ridge Realty** (see ad on Page 2) and her friends deliver to the San Gabriel Valley. Thank you Linda!

We all love what we're doing; otherwise, we wouldn't be doing it. And we do it for YOU! We want you to be informed, and be able to protect yourself. We want you to know you are not alone, that there are folks who care about you and will help you.

### NEW FEATURES

I'm entertaining several new items for the magazines:

- **A photos page(s).** Send me your high resolution photos from park get-togethers, parties, pot-lucks, and meetings. Everyone likes to see themselves, so here is your chance. Email to: [fawodley@yahoo.com](mailto:fawodley@yahoo.com)
- **A park newsletter.** If you have a park group, like a Home Owners Association or other resident's group, let us print your newsletter. Or if you, as an individual, want to start a park newsletter, I can help. We'll do it absolutely free of charge. You might even make a few bucks. **Call Frank at 818-886-6479 or email him at [fawodley@yahoo.com](mailto:fawodley@yahoo.com).**



### DON'T BE SHY

**We love your feedback** because that's the only way we know what you think about the magazine. Is there something we can do differently, something we can add, or something we need to eliminate. **Let me know.** My contact information is in every magazine.

### PLEASE DON'T TAKE US FOR GRANTED

The magazine is here today, but it can be gone tomorrow. Only you can guarantee its continuation. **You can do that: a) With your feedback, b) By supporting those businesses that advertise in the magazine and c) By calling those businesses that advertise in other magazines and asking them to advertise in this magazine.** Why would you do that? Because we are the only magazine that is focused on helping you. We will even share our profits once the magazine becomes profitable. So it's to your benefit to support our efforts.

# Thank You!

## PARK MANAGER: FRIEND OR FOE ?

Many of us homeowners have an answer to that question. My guess is that any poll of homeowners would have negative opinions for somewhere between 40 to 70 percent of their managers. Have those managers really earned such a low opinion, or have they merely been so graded because of their boss, the Park owner? We have to be honest and recognize that the manager is the "pickle in the middle", charged with keeping the owner happy (and their job intact), yet trying to deal with homeowners, service providers, mobile home salespeople, and all too often aging and deteriorating mobile home parks. It's not an easy job, often underpaid, and almost always filled by untrained or inexperienced people. There's an old joke: "What's the difference between a Park Manager and God?" The answer is "God does not think he is a Park Manager". While humorous, it is a little harsh. But it is also very true in some cases.

I have lived in three mobile home parks over the last 28 years. My first experience was with Rancho Carlsbad in Carlsbad, a park that experienced as much turmoil (especially over exploding space rents) as any I have known about. One of the owners lived in the park and the manager was a young lady named Kathy Griffith. Kathy began her employment as park manager in 1977. A large park with 504 spaces and about 700 to 800 residents. If you followed the 80/20 rule (80 % happy and 20% unhappy), Kathy would have had about 150 complaining residents to deal with. Kathy's tenure of 18 years under a Park Owner ended when a group of residents managed to effect a purchase of the park in 1995, and now under resident ownership Kathy now has another 18 years as the community manager. You cannot possibly be a bad manager and have that kind of longevity.

What makes a good manager? Qualities such as compassion, civil, polite, fair, responsive, and a fair amount of intelligence. I would also argue that a manger should be able to read and understand and adhere to the Mobile Home Residency Law and Title 25. A bad manger would be one lacking the above qualities, and who lies, deceives and bullies people. There are some managers who take bribes and give favorable treatment to some mobile home salespeople. This should never happen, and fortunately it is the exception rather than the rule. There is no doubt that Park Managers have a

difficult job. Being in the middle requires guts to challenge Park Owners when they become too oppressive with homeowners and intentionally ignore or violate the MRL and Title 25.



Their job, no matter whether they are deemed good or bad as a manger is made easier when the homeowners are apathetic or fearful of "rocking the boat" and making the manager or owner unhappy. I have lived in two other parks for a total of about 9 years. I would give both of those managers a 7 on a scale of 1 to 10. I have to admit that both were constricted by their Park Owners. As I said before, managers are concerned about holding on to their jobs. Park Owners are concerned about their profits. I would never claim that Park Owners are not entitled to a decent profit margin. The truth of the matter is that mobile home parks are by and

large, quite profitable. Most parks can be operated for about \$200.00 per month per space, and that includes funding for reserves. The proof of this is found in the HOA fees of land/resident owned parks. They range from \$125.00 to \$250.00 per space, with most being under \$200.00. Unlike apartment buildings, occupancy rates are about 99 percent in mobile home parks, thereby losing no income due to vacancies or turnover.

I come from a career in retirement community administration, and as such, I was licensed by the State as a Nursing Home Administrator and as a Residential Care Facility Administrator. In both case I had to know and follow tons of laws and regulations to hold those jobs. At one point I also worked in Property Management for Condo and common interest associations. While I was not licensed by the State, I still attained the CPM (Certified Property Manager) designation from the Institute of Real Estate Management. Now I am not proposing such stringent type of qualifications for Park Managers, it would be a good idea to have some type of training and preparation for persons holding these positions. Perhaps someday, someone will come along and get something passed like the Davis-Stirling Act, but, so long as mobile home owners are considered less than other home owners, and Park Owners have control over our legislators we will have a difficult time to effect any meaningful change that will ensure protection of our civil rights and property rights. Article by Lloyd Rochambeau, San Marcos. President, Lakeview Mobile Estates HOA



## HOW TO LODGE A COMPLAINT

Where to send a complaint and to whom is often not clear to many homeowners. The first step is to determine the proper classification.

- Domestic Complaints involve problems created by other people. Examples: Barking dogs, loud TV or radio, or vehicles blocking your driveway. These complaints could be given directly to the offending party or to the Park Manager.
- Park Rules and Regulations Complaints consist of violations to your park's R&R's. The purpose of the R&R's is to ensure a smooth-running community. They are regulated by the City of San Marcos and are not just casual guidelines created at the whim of the Park Owners.

Prop T stipulates that R&R's are to be created and amended through a joint effort of residents and management. Owners are also required by the Mobilehome Residency Law (MRL) to be consistent and non-discriminating in their enforcement (i.e., R&R's must be applied equally to all residents).

This type of complaint should be filed with Park Management and/or Owner. If not resolved, then contact the City of San Marcos (760.744.1050).

- Health and Safety Complaints consist of possible harm from situations such as dangerous trees, exposed sewage, failing infrastructure, potential fire hazards, improper pool maintenance, dangerous retaining walls, collapsing hillsides, etc.

The California Housing and Community Development (HCD) has contracted with the City of San Marcos to inspect and provide enforcement of the law in these types of situations. The City issues Permits to Operate Mobile and Manufactured Home Parks to the owners or operators of these communities and has the authority to enforce applicable laws. Thus, these types of complaints need to go to the Department responsible for oversight in the City of San Marcos (760.744.1050).

- San Marcos Rent Stabilization Ordinance Complaints involve protests about unreasonable rent increases by the Park Owner. That law, which has been in force for nearly 40 years in the City of San Marcos, is the recourse for residents in mobilehome communities in which rent is paid to the Owners.

The Ordinance also contains a restriction which limits rent increases to once a year. If any homeowner of a recently-purchased home feels they have had an illegal increase in rent, they need to file their complaint with the City (760.744.1050).

- Staff Employee Complaints involve Managers and/or their assistants who engage in rude or harassing behavior or who exhibit other improper actions. These types of complaints need to either go to the Park Manager or to the Owner. However, if the Park Owner is not responsive, an MRL violation can be lodged against them.
- MobileHome Residency Law (MRL) Complaints include infractions such as censorship, illegal charges, interference with sale, unfair evictions, discrimination, harassment and intimidation, failure to maintain, shifting costs to residents, and stealing the equity of homeowners.

Currently, these types of violations can only be enforced by retaining an attorney. However, complaints should be lodged to be certain that they go on record in the unlikely possibility that they may result in a favorable response.

As you can see, a variety of laws and sources are available to you. The first guideline for you to follow is to document everything that may prove your claim is valid.

ALL complaints must be in WRITING, and preferably on the complaint form appropriate for your claim. This is vital because it provides agencies an opportunity to see how many other claims or complaints are being made regarding the very same violation. Also, your documentation provides clear-cut validation about violations of specific laws.

In summary, put everything in writing by describing your complaint and citing the law being violated. Your chances of succeeding are 1,000 percent better if you follow those simple guidelines. It may take many months – or even years – to impress upon Park Managers and Owners that they need to just obey the laws. Nevertheless, we must keep trying and not give up.

---

## Treble Damages for Seniors

Many laws, codes, and regulations pertain to Mobile and Manufactured Homes, Park Owners, and Mobilehome Owners. Unfortunately, many Attorneys and Judges are unfamiliar with those directives.

One California Civil Code, which you need to keep in mind, has a provision for the possible application of “treble damages” for Seniors for “unfair and deceptive acts and/or practices”.

The code states the following:

The Senior Citizen Plaintiffs are entitled to treble damages under California Civil Code §3345 because this action is brought on their behalf to redress unfair or deceptive acts and/or practices, as alleged herein, and 1) Defendants knew or should have known that their conduct was directed to senior citizens; and/or 2) Defendants' conduct caused the Senior Citizen Plaintiffs' a substantial loss of assets essential to their health or welfare; and/or 3) Senior Citizen Plaintiffs are substantially more vulnerable than other members of the public to Defendants' conduct because of age, poor health or infirmity, impaired understanding and/or restricted mobility and actually suffered physical, emotional or economic damages resulting from Defendants' conduct.

# 10 Tips

Make Sure Your Contractor Measures Up



- 1** Hire only state-licensed contractors.
- 2** Check a contractor's license number online at [www.cslb.ca.gov](http://www.cslb.ca.gov) or by calling 800.321.CSLB (2752).
- 3** Get at least three bids.
- 4** Get three references from each bidder and review past work in person.
- 5** Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
- 6** Confirm that the contractor has workers' compensation insurance for employees.
- 7** Avoid paying more than 10% down or \$1,000, whichever is less.\* Avoid paying in cash.
- 8** Avoid letting payments get ahead of the work.
- 9** Keep a job file of all papers relating to your project, including all payments.
- 10** Avoid making the final payment until you're satisfied with the job.

\* There is an exception to this rule for about a dozen contractors who have filed a blanket performance and payment bond with the Registrar. This information is noted on the contractor's license detail page on CSLB's website.



**CONTRACTORS STATE LICENSE BOARD**  
[www.cslb.ca.gov](http://www.cslb.ca.gov) • [CheckTheLicenseFirst.com](http://CheckTheLicenseFirst.com)  
800.321.CSLB (2752)  
13P-075/0816



# 10 Consejos

Para Asegurar Que Su Contratista Sea Una Persona Calificada



- 1** Solamente emplee a contratistas con licencias de la Directiva Estatal de Licencias para Contratistas.
- 2** Verifique el número de licencia en línea por [www.cslb.ca.gov](http://www.cslb.ca.gov) o llame al 800.321.CSLB (2752).
- 3** Obtenga por lo menos tres ofertas.
- 4** Obtenga tres referencias de cada postor y usted mismo revise el trabajo pasado.
- 5** Asegúrese que todas las expectativas del proyecto están escritas y no firme el contrato hasta que usted comprenda todos los términos completamente.
- 6** Confirme la póliza del seguro de compensación al trabajador, y pregunte si el seguro de responsabilidad cubre cualquier daño a la propiedad.
- 7** Nunca pague más de un 10% del depósito o \$1,000, la cantidad que sea menos.\* No pague con dinero en efectivo.
- 8** No pague por adelantado.
- 9** Mantenga un archivo de todos los documentos relacionados a su proyecto, incluso un registro de los pagos realizados.
- 10** No haga el pago final hasta que usted esté satisfecho con el trabajo.

\* Hay una excepción a esta regla para algunas un docena de contratistas que presentan al Registrador de Contratistas una fianza especial para la protección del consumidor (conocido en inglés como "blanket performance and payment bonds.") Esta información se nota por la página detallada de la licencia del contratista en el sitio Web de la CSLB.



**DIRECTIVA ESTATAL DE LICENCIAS  
PARA CONTRACTISTAS**  
[www.cslb.ca.gov](http://www.cslb.ca.gov) • [CheckTheLicenseFirst.com](http://CheckTheLicenseFirst.com)  
800.321.CSLB (2752)  
13P-075a/0816 OSP



## Mobilehome Residency Law

# 2018 California Mobilehome Residency Law

with  
Other Selected Laws Governing  
Mobilehome and RV Park Residency

&  
Frequently Asked Questions

compliments of

Senator Connie M. Leyva, Chair  
Select Committee on Manufactured Home Communities  
[mobilehomes.senate.ca.gov](http://mobilehomes.senate.ca.gov)

1479-5

The Mobilehome Residency Law (often referred to as the MRL) are the California "Laws Governing Mobilehome and RV Park Residency."

Last month we told you that the MRL gives you certain rights to use the clubhouse. 798.24 and 798.51

However, there is no government agency to enforce the MRL. This is why we MUST support each other.

If you don't have an MRL you can purchase one by mail for \$6.75 that includes tax and S&H call (916 651-1538).

**OR**

You can attend a SAC conclave and get a **FREE** copy. Every mobilehome owner should have an MRL. These are your **RIGHTS**.

Having trouble contacting the owners of the park or trying to meet with them? The MRL has you covered.

## EXAMPLE OF HOW THE MRL WORKS FOR YOU by Tony Danieli

### 798.53 MANAGEMENT MEETINGS WITH RESIDENTS

The management shall meet and consult with the homeowners, **upon written request, within 30 days of the request**, either individually, **collectively**, or with representatives of a group of homeowners who have signed a request to be so represented on the following matters:

- (a) Resident concerns regarding existing park rules that are not subject to Section 798.25.
- (b) Standards for maintenance of physical improvements in the park.
- (c) Addition, alteration, or deletion of service, equipment, or physical improvements.
- (d) Rental agreements offered pursuant to Section 798.17.

**Any collective meeting shall be conducted only after notice thereof has been given to all the requesting homeowners 10 days or more before the meeting.**

What this means is if you send the owners a written request that you want to meet with them to discuss problems in the park they must meet with you within 30 days. This includes in your clubhouse with the entire park invited.

What if you don't know the name and address of the MHP owner? The MRL has that covered also.

### 798.28 DISCLOSURE OF MOBILEHOME PARK OWNER'S NAME

The management of a mobilehome park shall disclose, in writing, **within 10 business days**, the name, business address, and business telephone number of the mobilehome park owner upon the request of a homeowner.

## Distribution of Literature in MH Parks - It's Our Right!

Although this may seem like a frivolous issue, believe me "Distribution of Information" is at the very foundation of the tenant's rights (in our case, mobilehome owner rights). Many park owners do not want an exchange of information by residents or advocates. As an example, prior to January 2011 all parks were required to give a copy of the Mobilehome Residency Law (MRL) to all residents. Today, you must ask management for a copy. Did you?

Most park owners want management's voice to prevail. Don't get me wrong, there are some excellent managers who are professional, respectful of residents and know the law. But in my experience, many managers don't know the law, and are poor managers. And often they are new to their job because of frequent turn-over.

### WHY THIS ISSUE AT THIS TIME

Postage is a big portion of the total cost (upwards of \$2,000 per issue, that's about 34 cents a magazine) to get the magazine to you. This is impossible and park owners know it.

In order to exist, MHMag is being hand distributed in many parks. To that end, I've personally called many managers of parks in the San Fernando Valley, Simi Valley, Santa Clarita and Canyon Country. My question: "What is your policy regarding distribution of literature in your park." Many answer "I don't know," or "we don't allow solicitation" or "the tubes are for park use only".... Some say "sure, in fact we have a residents organization in the park and they distribute information to residents."

### NO SOLICITATION -THE PARK OWNER'S STRATEGY TO STOP LEGAL DISTRIBUTION OF INFORMATION

The first thing you see when driving into most if not all mobilehome parks is a sign saying "solicitation prohibited." In criminal law, solicitation most commonly refers to either the act of offering goods or services, or the act of attempting to purchase such goods or services, i.e. it is meant for door to door salesmen coming into the park.

Do you think your park owner is really concerned about someone coming into the park and "soliciting?" Many parks have signs: "Private Property - No Trespassing" Shouldn't that be enough? Many park owners use "no solicitation" to stop the LEGAL distribution of information by advocates and residents. Why? Because they are afraid residents will begin to understand their rights and NOT ACCEPT everything management does

or says.

Of course no one wants someone coming to their door selling something. But residents have a right to receive honest, accurate information about mobilehome issues.

### FREEDOM OF SPEECH

Freedom of speech is guaranteed by the first amendment, which prohibits abridging the freedom of speech, infringing on the freedom of the press, or interfering with the right to peaceably assemble. It is also your right as a mobilehome owner renting a space for your home.

In California, your right to "freedom of speech" is guaranteed by a provision in The Mobilehome Residency Law (798.51 (a)3) as follows: (a) No provision contained in any mobilehome park rental agreement, rule, or regulation shall deny or prohibit the right of any homeowner or resident in the park to do any of the following: (3) **Canvass and petition homeowners and residents for noncommercial purposes relating to mobilehome living**, election to public office, or the initiative, referendum, or recall processes, at reasonable hours and in a reasonable manner, **including the distribution or circulation of information**.

### OTHER PUBLICATIONS IN MOBILEHOME PARKS

Many parks have a newsletter, either published by a HOA, recreational committee or the like. Many contain advertising. One company's magazine goes into over 400 parks. It contains 35-50% advertising.

All of these publications are distributed, usually without management interference. Why doesn't management cite "no solicitation" in these cases? It is simple. Few write about residents rights. In fact, many are written by park management and used as the "Park" newsletter. Bottom line: it's not about advertising, it's about CONTENT.

### DISTRIBUTION OF MOBILEHOME MAGAZINE

As with its predecessor THE VOICE (2004-2012), MH Life Magazine provides valuable information to owners of mobile/manufactured homes. We are not a SOLICITATION and are really no different from the publications mentioned above. We are not subversive, we do not attack specific owners or parks, but we do try to educate residents about their rights.

## Manufactured Homeowner Bill of Rights\*

Manufactured-home owners and their families are entitled to enjoy the same constitutional freedoms as all other Americans. Sources: WMA: Western Manufactured Housing Communities Association. NMHOA: National Manufactured Home Owners Association. MRL: Mobilehome Residency Law.

1. Homeowners shall be free to speak, including, but not limited to, the right to distribute informational & educational fliers about the rights of manufactured home owners. (NMHOA & MRL 798.51(a)3). The NO SOLICITATION rule does not apply to park residents or advocacy publications distributed by residents.



2. Homeowners shall be free to assemble (including, but not limited to, the right to organize a home owners' association, the right to peaceably assemble, and the right to hold association meetings at the community's clubhouse to discuss issues of importance to manufactured home owners (NMHOA & MRL 798.51(a)1-2 & 798.15(i)5)

3. Homeowners can expect recognition of their rights to privacy, respect, courtesy and dignity. The goal of management is the contentment, security and peace of mind of residents. (WMA). Managers will treat homeowners with respect and courtesy and in a professional manner. (WMA). This means no shouting, yelling or fighting with residents.

4. Managers will observe residents' rights to privacy (WMA), i.e. they will not come on residents' property, without the appropriate notification, and then only to maintain the driveway, trim trees or read meters. (MRL Sections 798.26 / 798.15(i)7)

5. Management pledges residents shall be free of worry of arbitrary or unlawful termination of tenancy. (WMA). Managers may not threaten residents for any reason, e.g. 'if you don't like it here, then move.' Managers must follow the MRL process when evicting a resident, i.e. there are only 7 legal reasons a resident may be evicted. MRL 798.55-56 & 798.15(i)3.

6. Parks shall establish, in writing, rules and regulations that are reasonable and make them available to all residents. (WMA)/ MRL 798.56(d). Managers will provide residents written documentation, should issues arise, and shall not 'make up new rules or regulations' on the fly. Homeowners are entitled to equal protection under the law, including, but not limited to, the right to the peaceful enjoyment of one's home and the uniform and consistent enforcement of rules and regulations. (NMHOA) MRL 798.25.5

7. Managers shall not threaten retaliation or retaliate against a resident for any reason, including the formation of a Home Owners Association by residents or the filing of a complaint against management. (NMHOA). Representatives of advocate organizations shall have the right to file complaints on behalf of a park resident, if so delegated, by the resident.

8. Homeowners have the right to sue, in small claims court, a manager or park owner who willfully violates any provision of the Mobilehome Residency Law. MRL Section 798.85-86.

\*Compiled from the WMA Code of Ethics, the NMHOA Bill of Rights and the California Mobilehome Residency Law by the The Mobilehome Owners Network ([www.mhonet.org](http://www.mhonet.org)), P.O. Box 3774, Chatsworth CA 91313. 800-929-6061/818-886-6479, fawodley@yahoo.com.

**W**

# MOBILE HOME INSURANCE *LOW RATES!* LOCAL SERVICE!

VISA

MASTERCARD

PAYMENT PLANS

**Se Habla Espanol!**

**DISCOUNT for Combining  
Mobile Home and AUTO  
Insurance!**

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

*Coverage available to \$400,000!*

## YOUR CHOICE:

- **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](http://www.hwbins.com)   [sales@hwbins.com](mailto:sales@hwbins.com)

**HWB**

**Insuring your home for  
Over 40 Years  
Family Owned Since 1973**