

Winter 2020

CALN Community News

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If you choose not to find joy in the snow, you will have less joy in your life but still the same amount of snow.



Checks must be written to **Co Z Home Rentals** not A. Hunter. Rental payments can also be made online at: www.ahunter.com

Caln MHC to become a 55+ Community

Caln MHC is transitioning from an all age community to a 55 plus Community effective November 5, 2019. HUD allows any community that is occupied by 80% of its residents over the age of 55 to become a 55+ community. This also means that the other 20% do not have to meet the 55+ requirement. **Existing families under the age of 55 are still welcome and the change will in no way affect them.** Caln intends to provide housing for persons 55+ and older from this date forward. At least one occupant in the home must be aged 55 or older and no resident under the age of 25 will be permitted.

Benefits of Living in a 55+ Community

As you are aware, Caln recently became a 55+ Community. We feel the 55+ community designation offers our residents a community that is geared more toward enhancing the quality of life for those who live in the community and create a senior friendly environment. **There are several benefits of living in a 55+ Community.**

1) Sense of Community: One of the biggest challenges that seniors who live alone face isn't one most families know to expect: it's loneliness. If you don't have family nearby and many of your friends are hard to get to without a car – which might not be an issue now, but may be at some point – then living alone puts you at real risk. One of the biggest benefits that 55 plus communities offer is the community part. You have a built-in network of peers right there in the neighborhood. You're likely to make friends easily and keep them in all the years you live there.

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Affordable Housing..

- Customized Homes
- 2-4 Total Bedroom(s)
- 2 Bathrooms
- Approx. 1000-2000 sq ft
- Energy Efficient
- Air Conditioning
- Vaulted Ceilings
- Hardwood Floors
- Slate Entry
- Family Room and Living Room
- Beautiful plumbing, faucets and the latest appliances
- Affordable
- Financing Available
- Homes must adhere to strict guideline administered by the Federal HUD Code



A. HUNTER HOMES



MANUFACTURED HOUSING offers affordable housing and quality homes. New models offer family friendly floor plans, beautiful flooring, drywall and the latest appliances.

Choosing manufactured housing is affordable, the homes offer quality and energy efficiency, customization, and finally great financing options! With the demand for manufactured housing increasing, lenders are offering lending solutions to buyers.

Call A. Hunter and let us help you move in to your brand new home.

Call A. Hunter Homes at 717-274-2104

(Benefits of Living in a 55+ Community, continued from front page)

2) Safety and Security: 55+ communities help address safety. When Seniors live around other seniors that know them and all keep an eye out for each other, a lot of the worries evaporate.

3) Quiet and Serenity: As much as we love children, there are Seniors who would prefer to live in a quieter setting. They want to live in an environment where kids aren't playing, riding bikes, throwing balls, etc. Caln wants to offer a home where Seniors can enjoy a quieter lifestyle.

4) Home Values Tend to Increase: Because there are so many individuals seeking housing with fellow Seniors, they are looking specifically to 55+ communities to settle into. This means they will be looking at your home and this community specifically. 55+ communities tend to increase the value of your home.

Of course, we welcome grandchildren, children and visitors of all ages to Caln.

You will also see that some of your fellow neighbors are still below the age of 55. This is because the law allows a community to become a 55+ community when 80% of its occupants are 55 years of age and older, which is now the case at Caln.

If you have concerns regarding Caln, please do not hesitate to reach out to us.



Meet Our Staff



Alissa Dull
Clerical and Inspections

Alissa Dull has grown up surrounded by A. Hunter. As Lisa's daughter, and being the name sake of the company, A. Hunter is in her blood. Alissa graduated in 2013 from Annville Cleona and obtained her CNA License. She has always had her goal set on working in the health field. She continues her education to obtain her RN. Alissa is also a trainer at several gyms. In addition to going to school for her RN, training, and being a full-time mom of a busy 3 year old, she is also in the process of obtaining her Real Estate License. Alissa does some of our community inspections and does all the clerical work for those inspections. She is learning the business and is an absolute asset to A. Hunter.

Do You Have a Title to Your Home?

We hear many residents claim they do not have a title to their manufactured home. In Pennsylvania, having a title to your home is almost equivalent to having a title for your vehicle. Even if you have a sales agreement, it does not necessarily mean you own the home unless you hold the actual title. Below is an article I found and wanted to share with you. If you have title issues, you can contact me and I may be able to assist you or point you in the right direction.

4 Common Mobile Home Title Issues (& How to Best Fix Them) In almost every state, mobile homes and manufactured homes are transferred from buyer to seller via a slip of state-issued paper called a title. If the mobile home is a single-wide, then there will be only one title; however, if the home is a double-wide or triple-wide, then two or more titles should be accounted for.

A mobile home title will be issued from the state in which the mobile home resides. The title outlines pertinent information, such as the home's vehicle identification number, serial numbers, make, model, year built, owner's name, lien holder's info and much more. A mobile home title is nearly equivalent to the title of your personal vehicle. A mobile home title should be kept private and stored in a safe place.

If a mobile home seller has a clear title with no liens, there will be little resistance in transferring the mobile home ownership from the current seller to the new buyer.

Depending on your state, a mobile home title is typically transferred at your local Department of Motor Vehicles, Town Clerk, or motor vehicle administration.

Oftentimes while mobile home investing, you will be faced with challenges concerning a mobile home's title(s) and correctly transferring them into your possession. Common title problems arise due to a title being lost, the actual owner on title not being present, the title being missing or the current seller

not yet putting the title into their name from when they bought the home, along with multiple other situations due to common mistakes.

1. The title is lost or missing.

If the current seller is the legal owner of record, then there is a simple and easy process to obtain a duplicate title. Call your local mobile home titling agency to inquire about specific steps moving forward. Typically, the owner of record needs only to provide proof that he or she is the owner and pay a small fee.

2. The title is missing and the seller is not the actual owner.

Sometimes when a new buyer closes on a mobile home, they do not immediately run down to transfer the title into their ownership. This happens for many reasons; however, legally the buyer is not the true owner until the title is registered into his/her name, or an entity he or she controls. In these cases, it is not good if the title(s) are then lost or go missing.

a) Is the owner available?

- **If yes:** If the owner is available, you must contact them immediately. Many times they will agree to obtain a duplicate copy of the mobile home title(s) if you pay for this small cost. The legal owners (prior sellers) will do this in order to transfer the home out of their name so they are not liable for taxes or accidents on a property that they didn't think they still owned.

- **If no:** If the owner is not available, then they must be tracked down in order to proceed ahead. A private eye or skip tracer may be helpful in tracking down the current owner.

Pro Tip: You will see occasions when buyers and sellers have "transferred ownership" via a separate piece of paper known as a Bill of Sale. A Bill of Sale acts as a meeting of the minds and as a receipt typically given when selling personal property. While this process may be sufficient for the buyer, seller

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(Do You Have a Title to Your Home, continued)

and even park manager, it is not sufficient enough to transfer legal ownership from one person to another. The original owner is still the legal owner and can come back any time to take possession of his home.

b) The owner passed away.

Do you have the owner's power of attorney for handling this property or a death certificate and immediate family? If yes, then you will likely be able to obtain a duplicate title by filing the correct forms with your state. If you do not, then you may want to ask your state the best course of action moving forward to obtain legal ownership of this mobile home. Obtaining clear title may or may not be possible.

Pro Tip: Always verify with your state that yearly taxes have been paid and are current. If a seller has not transferred a title into his or her name, then he or she may not be up to date paying taxes.

3. The title is present, but the seller is not the actual owner. This scenario is the most common hurdle you will see as a used mobile home investor. In situations like this, your seller will be in physical possession of the current original mobile home title; however, it may or may not be signed and dated by the buyer(s) and seller(s).

- If the true owner on title has already signed on the seller's line, then simply have your seller sign as buyer and quickly transfer the title into the current seller's name. Once the seller is the actual owner, they can now transfer their clear title to you without worry. Call your state to verify that this double transfer can be completed in one day.

- If the true owner has not signed on the seller's line, then this must be completed before the title can be legally transferred into the purchaser's name. Track down the legal owner to have his or her signature placed on the seller's line.

Pro Tip: Avoid forging documents. If you can't find the legal owner listed on the title, it may be tempting for you or your seller to forge the legal owner's signature on the title. Some people can rationalize

that this is a victimless crime. With that being said, it is still a crime and illegal.

- If your seller has a title that is signed by the owner but the buyer's signature lines are blank, it can be tempting to skip over your current seller and transfer the title from the legal owner straight to you. While this can technically be done, most states consider it illegal, as you are skipping the chain-of-title and not placing the home into your current seller's name first. You may not get caught; however, do this at your own risk.

Pro Tip: Be aware that most states charge a late fee for delaying the transfer of a mobile home title from a buyer to a seller if not completed within X number of days. This late fee will be paid when the title is eventually transferred into the new buyer's name.

4. The title is present, but there are liens still showing.

If there are active liens still on the title, then the owner will not likely be in physical possession of the home's title(s). It is most common for the lien holders to physically hold the title(s) until they are paid off in full. At this point, a new title is issued showing zero active liens, or the lien holder simply signs a "Release of Lien" located on the title or provided on a separate form given to the owner. Both of these methods show the home is free and clear from debt. If you run into a situation where a mobile home seller is in possession of their title with active liens, it is important to understand if this is an error or if there is still money owed on the mobile home. Being present with the seller as they call up the bank or loan servicer to confirm a principal balance pay off will answer this question. Once you know the amount of the lien you can decide to move forward accordingly.

Pro Tip: Always call your state to verify the mobile home's VIN or serial numbers and confirm if there are any active liens showing on the title. Some states will have this information at their fingertips, and other states will not be as technologically advanced.

Winter Bucket List

20 Activities to Do this Winter

- o Go Ice Skating
- o Build A Snowman
- o Go to A Movie
- o Bake Cookies
- o Build A Fort
- o Wear Slippers All Day
- o Go on a Winter Walk
- o Shaving Cream Snow Fun
- o Make Paper Snowflakes
- o Try A New Restaurant
- o Read Stories by the Fire
- o Pajama Day
- o Go to A Museum
- o Drink Hot Cocoa
- o Soup Night
- o Camp Out in the Family Room
- o Go Bowling
- o Make A Bird Feeder
- o Do A New Puzzle
- o Family Movie Night



A. Hunter would like to wish you and your family a very Merry Christmas and a Happy New Year!

Your Newsletter

If you would like something advertised in your newsletter email ahunternewsletter@yahoo.com

Print and cut off dates are as follows:

Spring Newsletter: Deadline: February 21st - Print date: March 9th



A. HUNTER

PROPERTY MANAGEMENT, INC.

PO Box 224

Annville, Pa 17003

Inside this issue:

Obtaining a Title,

Meet our Staff,

Winter fun & more!

Heat Tape Reminder

With colder weather approaching, please make sure your heat tape is plugged in and working. Just because the light is on, does not mean it's working. The line should be warm to the touch. If your heat tape is not working, your lines will freeze and you will not have any water. It could also cause your lines to burst and replacing water lines can be very expensive. In addition, if the water meters are damaged due to the resident's negligence, the resident is required to pay for the replacement of a new meter. That cost is approximately \$500.

Christmas Decorations

Christmas decorations should be removed by January 10th.



Snow Removal

Please make sure your cars are not blocking the road (unless your community does not have off street parking). Our snow removal contractors do their best to not inconvenience our residents. However, there are times that snow could be plowed and your driveway could be blocked. We apologize and try to avoid this if at all possible. But with significant snow falls, this can occur. Please make sure your cars are pulled completely into your driveway.

A. Hunter Office Holiday Hours:

Closed: December 24th – 26th

Open: Friday, December 27th, 9:00am - 1:00pm

Closed: December 31st and January 1st

Open: Tuesday, January 2nd at 9:00am