

Winter 2020

Dear's 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 Dear's MHP not A. Hunter. Rental payments can be made online (see page 6 for more information)

Dear Resident of Dear's MHC,

We are pleased to announce that A. Hunter Property Management, Inc. has been contracted to manage your community on behalf of the new owners. Naturally, residents will be concerned how this may affect them. This letter is to address some of the common concerns that you as a resident of the community may have. You will also find information for contacting our office, and a brief overview of our responsibilities, and what you can expect from new management.

Why has the Owner selected A Hunter Property Management, Inc. to manage your community? A. Hunter Property Management, Inc. specializes in the management and daily operations of manufactured home communities throughout Pennsylvania.

What can you expect from us?

We are not here to make things difficult for residents. We are here to assist you and the owners to ensure Dear's Community is one of the finest communities in the area. We simply ask residents to abide by the Rules and Regulations and pay their rent in a timely manner. Your cooperation helps us to maintain a clean, attractive, and pleasant community for all residents.

We visit the community several times per month and conduct monthly inspections. During inspections we look at each lot, home exterior and surrounding area for cleanliness, neatness of your lot, and any potential maintenance issues. Your Lease Agreement and the Rules and Regulations provide specific details on what is expected from you as a resident of the community.

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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

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The owner and management expect to find your home and lot kept neat, clean and well maintained. Please understand, we will fairly and consistently enforce all Rule violations such as noise violations, pet violations, speeding and parking violations, along with any other action that may cause a disturbance to your neighbors.

Overall, changes will be minimal and you may not notice or be affected by our efforts to ensure a pleasant community. Some residents may observe that we firmly enforce the Rules and Regulations.

New Lease Agreements: For those of you who are renting homes from the community, your lease will remain in full force and effect. To those of you who own your own home and are renting LOTS ONLY, we will be providing you with a lease agreement in the near future.

Rent Increase: Effective January 1, 2020, rent will be increasing to \$200 per month for those of you who are renting LOTS ONLY from the community. Those renting homes owned by the community will continue to pay the same payment for now. All residents are required to pay water and sewer, as you have always done in the past.

We realize that sometimes change can make most people uncomfortable. We hope to minimize any anxiety you may have with this change, and help you to realize that we are here to help *you* as well as the property owner.

We also recognize that a management change sometimes brings about “rumors.” Rumors typically do nothing more than cause undue stress to everyone. If you have any questions or you hear a “rumor” that particularly concerns you – please call us. We will be happy to address your concerns.

If you see us during our visit for park inspections, feel free to stop and introduce yourselves, or contact us at our office and we can make an appointment to meet with you upon our next inspection.

We look forward to the opportunity to work with you and will work diligently to ensure that you are proud to live in Dear’s Community. I hope this information has given you some insight on how the park will be managed and what you can expect from us.

Pets & Pet Lease Addendum

It is **imperative** that you complete the **Pet Lease Addendum** so your current pets can remain in the community. We are grandfathering existing pets **only if you register them**. After January 1st, 2020, all new pets must be approved before being brought into the community, and must meet our dog requirements, which limits the type of breed. Pets after January 1, 2020 will be charged at \$10 per pet for a maximum of 2 pets. The number of dogs permitted will be 2. **You need to complete the pet lease addendum by January 1st, 2020, in order to keep your pet in the community.** Unregistered dogs will not be permitted.

Questionnaires

Please complete your questionnaires so we can update our system with your most recent phone numbers, email addresses and occupants. We do notify you through both email and telephone blasts with important information, so it is imperative to have that information on file. **The questionnaire needs to be returned by January 1, 2020.**

We look forward to meeting and working with each of you!

Lisa Stewart

A. Hunter Property Management, Inc.

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.

Rental Payments

Effective immediately rent payments should be made payable to **Dear's MHC** and MAILED to:

A. Hunter Property Management, Inc.
PO Box 224, Annville, PA 17003.

You will also have the ability to pay on-line with a credit card, debit card, or bank account. If you would like to do this, please contact us and we will set up a user name and password for you to access your account on-line. **Please remember that rent payments are due on the 1st day of the month.**

Contacting A. Hunter

If you have any questions or concerns, please feel free to call us. A. Hunter will be more than happy to assist you.

Office hours: Monday – Friday, 9:00 am - 5:00 pm

Email: lisa@ahunter.com

Phone: (717) 274-2104

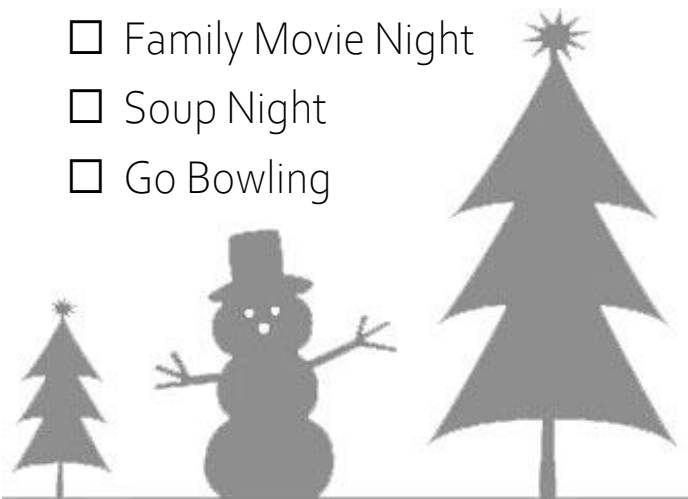
After Hours Emergencies: 1-800-283-1338

Emergencies after office hours: Someone will be available to take your call 24 hours a day, 7 days a week. **What Constitutes an Emergency?** The following are typical community emergencies but are not limited to: fire, no water, electric (if the problem is caused by the community's electrical service), water line breaks/sewer problems, any situation that may injure someone or cause damage to the property. **Residents are billed \$25.00 for non-emergency calls/pages after office hours. Emergency calls are not billed.** You are only billed if you call the emergency number after hours and it is not an emergency.

If you need police, fire or ambulance, you should call 911 immediately.

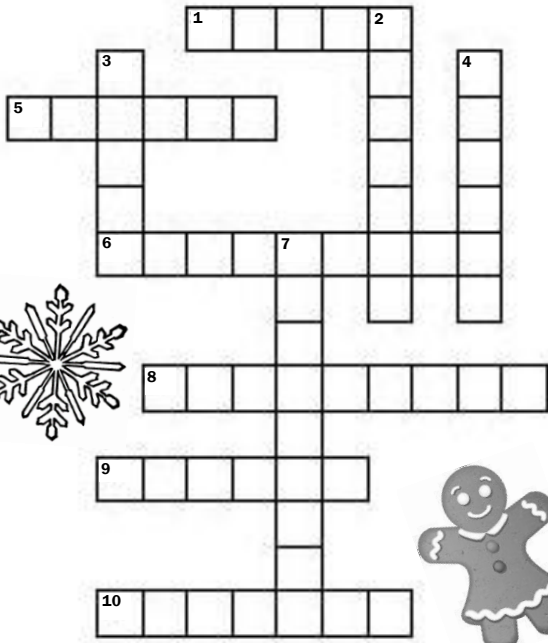
Winter Bucket List

- Go Ice Skating
- Build a Snowman
- Go to a Movie
- Bake Cookies
- Build a Fort
- Pajama Day
- Go to a New Restaurant
- Go on a Winter Walk
- Camp Out in the Family Room
- Make Paper Snowflakes
- Go to a New Restaurant
- Go to a Museum
- Drink Hot Cocoa
- Make a Bird Feeder
- Put a Puzzle Together
- Family Movie Night
- Soup Night
- Go Bowling



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

KIDS PAGE



ACROSS

1. Warm shoes you wear outside in the winter.
5. A thin tapered object formed by frozen water drops.
6. A unique crystallized object that falls from the sky.
8. Bears and other animals do this during the winter.
9. Something scented that you light with a match.
10. You wear these on your hands to keep them warm.

DOWN

2. Something you make from snow with a carrot nose.
3. You give and receive these for the holidays.
4. A winter sport where you skate around with a puck.
7. Something attached to a chimney that you light a fire in.

1. What do you call a snowman on rollerblades?

2. How does an Eskimo stick his house together?



3. What did the big furry hat say to the warm wool scarf?

Winter Fun

- Make paper snowflakes
- Wear pajamas all day
- Have a movie night
- Bake cookies
- Enjoy a winter walk
- Go bowling
- Put a puzzle together
- Make a bird feeder



A. HUNTER

PROPERTY MANAGEMENT, INC.

PO Box 224

Annville, Pa 17003

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Snow Removal

Snow must be shoveled from your driveway within 24 hours of any snowfall. 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.

If Steve is plowing, the snow must be shoveled from 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

Decorations

Christmas lights and holiday decorations should be removed no later than January 10th.

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