

## **Valley View Community News**

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#### **Checks**

must be written to **Valley View** not A. Hunter. Rental payments can also be made online at: www.ahunter.com

### **Resident Meeting Notes**

It was such a pleasure to meet with the resident's on November 20th. A lot of issues were discussed and addressed.

**Some major concerns are:** speeding in the community, street signs not providing good direction, and the One Way is not clear. New signs will be installed this Spring.

**Speed limit:** The residents also agreed that 15 mph is too fast to drive through the community. They asked that we reduce the speed limit back down to 5 mph. The speed limit will be reduced and new signs will be installed along with the direction signs this Spring.



**Left Turns:** Several residents are concerned that people are making a left turn out of the community and only right turns are permitted. This requirement is from the Township, not the community owner. I explained to the group that we can control some things, but we can't control people. While we cannot stop you from making left hand turns, we do want to express that this is a very dangerous practice.

**Pet Fees:** I checked into the pet fees, and see that you have always been charged \$10 per pet. We cannot change this charge. This is for dogs only.

**Snow Removal:** I have discussed the plowing with the snow removal contractor. If you have issues when snow arrives, please call the office so we can take care of it.

**Groundhogs:** I understand they are a problem in the community. I will discuss this with the owner to see what can be done. To help with this problem, please **do not feed the groundhogs or other wildlife**.

("Reminder Meeting Notes" continued on page 3)

# Affordable Housing..

- Customized Homes
- o 2-4 Total Bedroom(s)
- o 2 Bathrooms
- o Approx. 1000-2000 sq
- o Energy Efficient
- o Air Conditioning
- Vaulted Ceilings
- Hardwood Floors
- o Slate Entry
- Family Room and Living Room
- Beautiful plumbing, faucets and the latest appliances
- o Affordable
- o 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.

**Tree Work:** I explained to the group that, within a week or so, we are going to begin Phase I of the tree removal/trimming. Phase 1 is to remove dangerous trees - i.e., those posing a hazard to a person or property. Phase 2 will be done next year and will include trees that need attention, but are not posing a hazard.

### **Notices** on Mailboxes

It was brought to my attention that notices are being placed at the mailbox area, with information that is not correct. Actually, there have been some pretty boldface lies on these notices. This person is trying to create drama and to make everyone as miserable as he/she is. It's sad, but true. Fortunately, we know who is placing them and are able to take action. However, my concern is that other residents actually think this information may be true. It is not. If you have any questions or concerns about A. Hunter, please call the office or send me an email.

If you see these notices in the future, please take a picture and send it to me. But, most importantly, don't believe it unless it is posted by A. Hunter. We are here if you have any questions or concerns.

#### **Phone Calls Into the Office:**

One resident said, "We never got a call back". When we check our records, we found that we did in fact call that resident back, and we spoke with them twice. Another resident stated, "We couldn't reach anyone, we got an answering machine." When I ask the resident if she left a message, she said "No". You have to leave messages in order for us to get back to you. We keep very detailed records, noting each and every call into the office and noting each and every outgoing call we make as well as the details of the discussions we have with each resident. We have a small staff and we know our residents personally. Sometimes our phones are overwhelmed as we are busy helping other residents. However, we always check the messages and return calls. Please leave a message and our staff will return your call. If you have issues with the office staff, don't get return calls, or just need me in general, my personal email address is lisa@ahunter.com.

#### **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

(continued on next page)

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

**Pro Tip:** Always call your state to verify the mobile home's VIN or serial numbers and confirm if there 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.

the lien you can decide to move forward accordingly.

#### **Trash Removal Service**

The trash removal service has changed. You will now have two containers, one for trash and one for recycling. Trash is picked up every week, recyclables are picked up every other week. There no longer is a common recycling area in the community.

### **Recyclables**

Glass, Cans, Plastics can be commingled in any recycling bin.

Cans: Aluminum beverage cans and steel and tin food cans. Please rinse the can and remove the lid or push it into the can. No need to remove labels. No foil or food trays please.

Glass: Food and beverage containers such as jars and bottles only! Clear, green, or brown glass. Remove lids and rinse. Leave labels on. No light bulbs, mirrors, window glass, etc.

Plastics: #1 and #2 food and beverage and detergent containers only. The number is on the bottom of the bottle. Most soda, milk and water bottles fit this category.

Paper & Cardboard: All newspapers, magazines, office paper, and phone books must be tied in bundles or bagged with paper grocery bags and placed at the curb.

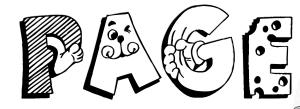
Cardboard must be tied in bundles no larger than 2 feet x 2 feet.

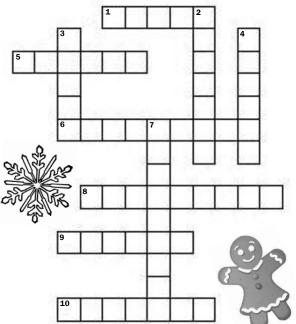
# Winter Bucket List

☐ 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 and your family a very Merry Christmas and a Happy New Year!







- 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

#### **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.





PO Box 224 Annville, Pa 17003

### Inside this issue:

Notices on Mailboxes, Trash Removal Changes, Winter fun & more!

#### **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.



### 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