

SIGHT INSPECTION REPORT

Count 2

CONSUMER INFORMATION

Name: Cameron, Linda and Sassmann, Rochelle
Address: #30 Oak Leaf Circle
City/State/Zip: Foley, MO 63347
Phone: 636-662-2430

INSPECTION INFORMATION

Date of Inspection: 3/15/04
Re-Inspection: 5/11/04
Inspector: Tim Haden

HOME INFORMATION

Date of Manufacture: 10/15/02
Model: LS05E5019
HUD Label #: NTA1247795/96
Serial #: 60719

MANUFACTURER

Name: Spirit Homes/Cavalier Homes of Alabama
Address: PO Box 300
City/State/Zip: Addison, AL 35540
Phone: 256-747-1575

DEALER

Name: America's Home Brokers, Inc.
Address: 345 John Deere Dr.
City/State/Zip: Moscow Mills, MO 63362
Phone: 636-366-4750

RESPONSIBILITIES

Manufacturer to conduct a Subpart I on items: 1,2,3,4,5,6,7,8,9
Dealer to correct items: 10,11,12

Manufacturer to conduct a Subpart I per the Manufactured Home Procedural and Enforcement Regulations 3282.401. References to Part 3280 refer to the Manufactured Home Construction and Safety Standards.

SUMMARY OF PROBLEMS

- 1) The floor is loose in the master bath. There is also a ridge across the floor.
3280.305(g)(1) Complete 5/11/04
- 2) The master bathroom shower stall door leaks along the bottom of the door.
3280.607(b)(3)(iii) Incomplete 5/11/04
- 3) There are objects/debris under the master bath floor vinyl. There is also a small cut in the vinyl at the front corner of the shower stall.
3280.303(b), 3280.305(g)(2) Complete 5/11/04
- 4) There are several loose wall panels on the marriage wall in the master bedroom and living room.
3280.305(f)(2) Complete 5/11/04
- 5) The utility room door needs adjusting for proper alignment and operation.
3280.303(b) Complete 5/11/04
- 6) The fireplace doors need adjusting for proper alignment and operation.
3280.303(b) Complete 5/11/04
- 7) The kitchen island counter top laminate is damaged along the edge and has a screw mark on the laminate top.
3280.303(b) Complete 5/11/04
- 8) The fireplace flu is too low. The flu pipe must extend a minimum of 2 feet above any part of the home within 10 feet of the flu pipe.
3280.709(g)(1)(vii) Complete 5/11/04
- 9) When the tub in the #2 bathroom drains, it draws air through the toilet.
3280.611(a) Complete 5/11/04

FILED³

MAR 28 2005

Missouri Public
Service Commission

Exhibit No. 10
Case No(s) MC-2005-0028
Date 3-02-05 Rptr XF

Dealer to correct the following set up deficiencies: Items 10 thru 12 refer to the manufacturer's installation set up manual. References to Part 3280 refer to the Manufactured Home Construction and Safety Standards.

SUMMARY OF PROBLEMS

10) Set up deficiencies.

- a) The centerline floors are uneven in the doorway to the master bathroom.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, Note: The floors are now uneven in the marriage line openings of the family room and living room.
 - b) The required centerline column supports have not been installed.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, Note: Marriage line supports have been installed but are not in the correct locations for the required column supports. See images A,B,C
 - c) The crossover electric cables have not been protected in the floor of the home as required by the manufacture.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, See image D
 - d) The frame ground crossover ground wire has not been installed.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, See image E
 - e) The drain line installed under the home is to be supported with straps spaced not over 4' apart.
~~Incomplete 5/11/04~~ Complete 1/14/05, Note: Corrected by homeowner.
 - f) The bottom board needs to be patched along the centerline at the lag bolt locations.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, See image F
 - g) The combustion air inlet for the fireplace must be vented to the exterior of the basement foundation.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, Note: The combustion inlet pipe has been extended to the exterior of the foundation but has been reduced from 6" pipe to 4" pipe and the joints are sealed with duct tape. See image G
 - h) The manufacture requires the ends of the two sections to be fastened together per the installation manual.
~~Incomplete 5/11/04~~ Incomplete 1/14/05
- 11) The dealer has altered this home by installing a whirlpool in the master bathtub. The whirlpool is not properly installed. The dealer must submit an application for permission to alter along with the required documents to the Director for approval and all alterations must be inspected and approved prior to the sale of the altered manufactured home.
~~Complete except application has not been submitted.~~ Incomplete 1/14/05
- a) The whirlpool pump is not secured in place.
 - b) The whirlpool pump is not grounded as required.
 - c) The electric cable installed for the circuit to the whirlpool pump must be protected in conduit or installed in the floor of the home.
 - d) The Square D brand breaker installed in the Cutler Hammer brand panel box for the whirlpool circuit is not approved for use in this panel box. The panel box label requires the use of Cutler Hammer brand equipment only.

- 12) Both of the main I-beams under the front section have been damaged. The I-beams are damaged just behind the axle area of the home. Approximately 5 feet of the beams are bent in the flange and web of the beams and the beams are laying over. The dealer must submit an application for permission to alter along with the required documents to the Director for approval. The frame repairs must be made according to the manufactures approved design.
~~Incomplete 5/11/04~~ Incomplete 1/14/05, See image H,I,J,K,L

Count Two : Sassmann and Cameron

- a) Centerline floor line uneven- There is less than 1/8 " difference in floor
- b) Required centerline post not installed- After 5-6 conversations with customer and the customer not wanting the post installed we custom ordered the post and installed.
- C) Crossover electric wires not protected. These items were done originally and the customer has had extensive work and electrical added to the basement these wires has been recovered.
- D) Frame crossover strap not connected- Done installed
- E) Drain line not supported every 4' -- Done Installed sufficient straps
- f) Holes in Bottom Board-- Patched holes
- g) Combustion air not installed- Installed Factory Combustion air vent kit
- H) Home Not Fastened together on ends- installed fasteners on both ends

11- Whirlpool tub installed by convert ta tub per the manufacture of the conversion kits instructions . All work done per code and customer has had no problems with tub or jets

12. Bent I- Beams - Customer has on every occasion said she does not want the beam cut out and replaced. This Damage was done by either the delivery or set up . This should be covered under some ones insurance if there is to be compensation for the damage this does not effect the performance of the home at all. The home is welded down and installed on a permanent foundation.

**BEFORE THE PUBLIC SERVICE COMMISSION
STATE OF MISSOURI**

Director of Manufactured Housing and)
Modular Units Program of the Public)
Service Commission,)

Complainant,)

Case No. MC-2005-0028

v.)

America's Home Brokers, Inc.,)

Respondent.)

AFFIDAVIT

I Paul Kittle, having been duly subscribed and sworn, according to

law states as follows:

1. My name is Paul Kittle, I am an employee of Fruend

Investments.

2. At the direction of Todd Fruend I went to the manufactured home located at

#30 Oakleaf circle

(Sassmann & Cameron)

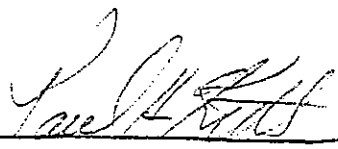
3. On ^{or before} 8th day of February, 2005, I ^{completed} did the following

repair and/or service work at that location:

I have been to this home over a dozen times to fix items on the public service commission list as well as other items that were not on the list. The items I corrected are as follows
Items 10 b the column support which we tried to install atleast 5 different times , but the customer kept changing her mind as to if she really wanted them or not. c) the crossover wire have been re covered and installed in the under belly of the home. d) the ground wire has been installed even though the home is welded dow to 8" steel beams. E) it is noted in the report the customer says she installed the straps I installed them. f) The bottm board has been pathced. Please turn over

AFFIANT

H) The required screw have been installed in the end walls of the home.



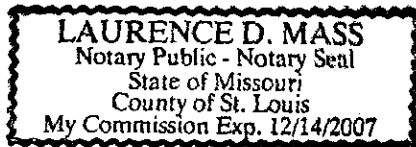
AFFIANT

STATE OF MISSOURI)
COUNTY OF St. Louis) SS

Before me this 22 day of February, 2005, appeared Paul Kittle, to me personally known who being duly sworn upon his/her oath stated that the matters set forth in his/her Affidavit above were true and correct based upon his/her own knowledge and did in my presence execute the foregoing affidavit.

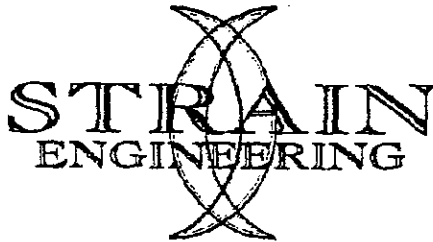

NOTARY PUBLIC

My Commission Expires:



Court II - Sarman Item 10(a) - (level)

Item 12 (damaged beams)



42 ROLAND DRIVE, SAINT PETERS, MISSOURI 63376 *PHONE/FAX: 636-978-9459

February 25, 2005

Fruend Investments
Attention: Todd Fruend
345 Highland Lake Drive
Moscow Mills, Missouri 63362

Subject: Structural Inspection Report and Recommendations regarding the undercarriage beams for the manufactured home at 30 Oak Leaf Drive, Foley, Missouri 63347.

CC: As required.

References: (1) Structural Inspection of Subject Property by Strain Engineering, February 24, 2005.

Greetings,

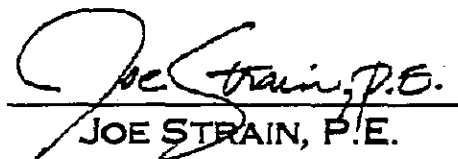
The purpose of this letter is to convey the findings and recommendations of Reference (1) specific to the undercarriage beams of the manufactured home at the Subject property. References to 'right', 'left', 'front', and 'rear' mean facing the building from Oak Leaf Drive. The purpose of the inspection was to determine if the bending damage incurred to these beams had compromised the overall structural integrity of the superstructure, and what, if anything should be done about the damage.

The structure was a doublewide, manufactured home, with a poured concrete stem wall and strip footing perimeter basement foundation system. Steel pipe columns, and the foundation walls, supported the carriage beams. The structure was level at the time of the inspection, and there was no evidence of any movement of the superstructure since it had been installed, reportedly two years prior to the inspection. The bending of the beams likely occurred during the installation, as the superstructure was placed on the foundation. The superstructure was checked for any indications of active movement or any other structural compromise as a result of the bending of the beams, and none was found. Therefore, no action is required in terms of straightening or replacing, or worse yet, trying to heat and straighten the beams (this is out of the question due to the extreme damage that would be done to the superstructure and the extremely risky nature of such an operation to life, limb and fire hazard). Fortunately, this is not necessary in this case because the effects of the bent beam are structurally insignificant.

It will, however, be necessary to install steel shims as required to provide a weldment at the intersection of these two beams and the crossbeam that supports them to ensure stability in the case of a lateral event such as extremely high wind conditions or an earthquake. Local straightening of the bottom flange and the local web may be necessary to provide the welds, but it must be done, and must be done without heating them, because the camber and temper would be lost in these members, which is not acceptable. Provide a minimum of 1" of 1/8" fillet weld on each side of both of these intersections. The Client should call Strain Engineering immediately if there are questions regarding this operation or problems in the field.

Other than the requirement to weld these intersections, the structure was found safe and sound at the time of the inspection. The installation meets September 1996 HUD and FHA requirements. No further action is required at this time.

Strain Engineering thanks you very much for your business. Please feel free to call if there are further questions. Sincerely,


JOE STRAIN, P.E.



Acceptance and use of this report by any party constitute a contractual agreement on the part of the client and/or his/her representative(s) and/or any using party that the Engineer's total liability arising out of or in any way related to this inspection and report shall not exceed the total sum paid to the Engineer for the services provided. I hereby certify that the information contained herein is true and accurate to the best of my knowledge as a Professional Engineer licensed by the State of Missouri.

Count II Sassman Item 12 damaged beam

Feb,28,2005

Mrs. Cameron And Mrs Sassmann

We have obtained the Structural engineers report and would like to make the recommended repair to the beam under the home. The repair should take about 45 minutes to repair . The structural engineer states that just to shim and make an 1" weld on the beams will secure the home.

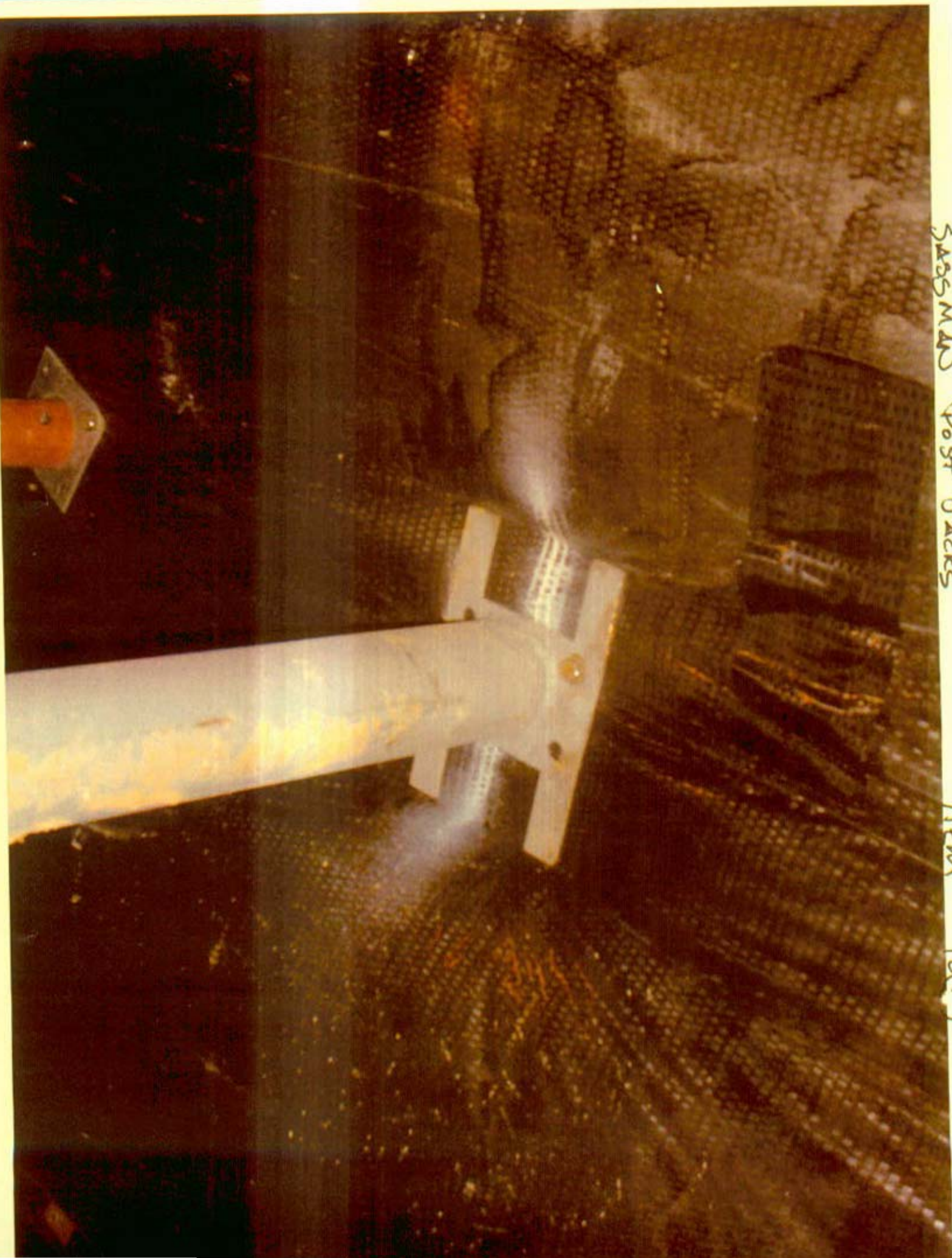
We are able to get a welder to the home either Tuesday on weds, March 1st or 2nd in the evenings let us know when would be a good time to schedule. Call the office 636-366-4286

Todd Fruend

c.c. Larry Mass

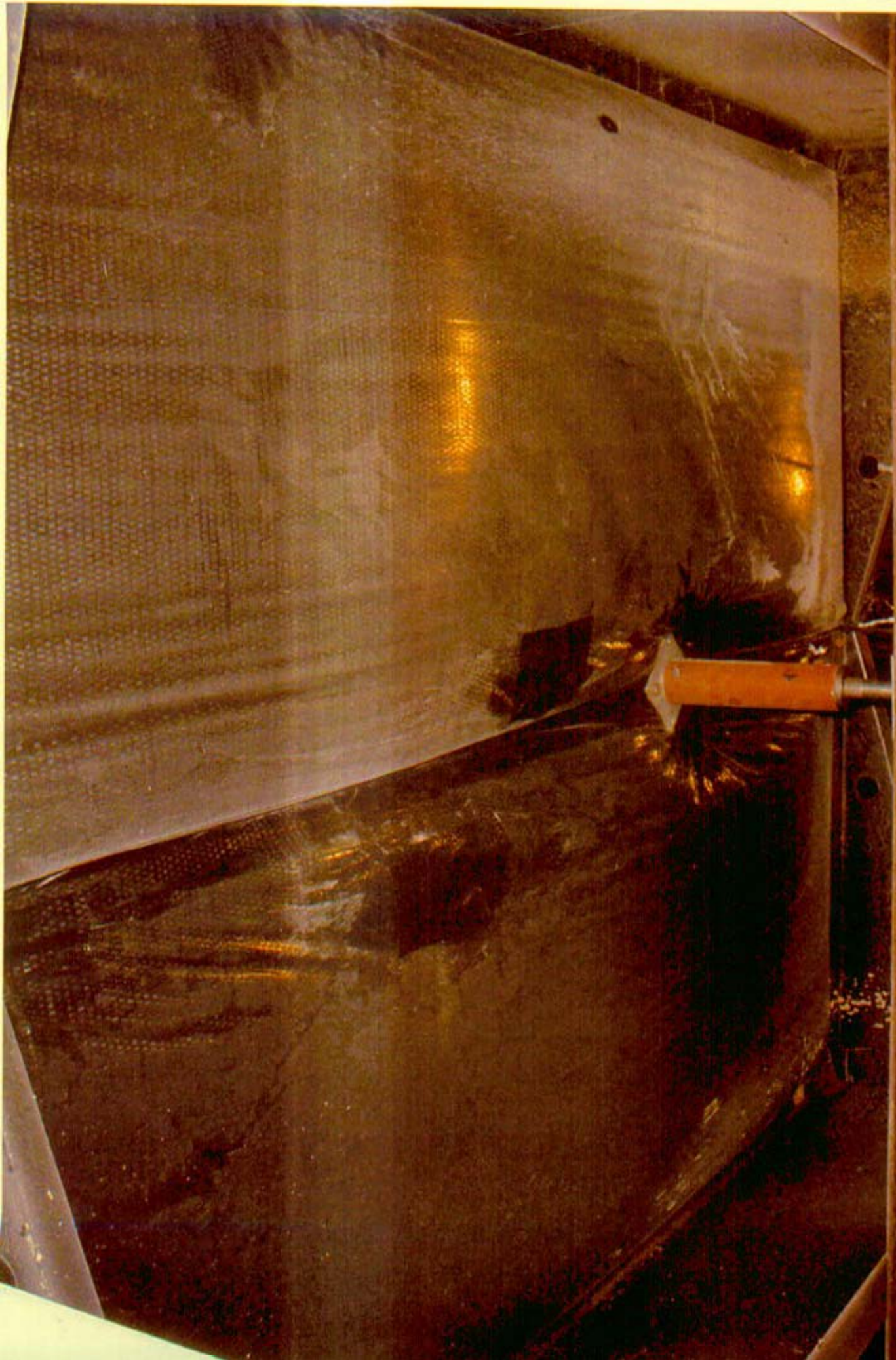
SASSMAN Post Dicks

ITEM 10(F)



COUNT (2) SASSWASH

ITEM 10C + 10F



Coast (2) Sassuwan

10 (B)



Count TWO SASSMANN ITEM 10 C

