Exhibit No:

Issue: Did A Licensed Dealer

Wrongfully Alter A Manufactured Home

Sponsoring Party: Discount Manufactured

Housing, Inc.

Type of Exhibit: Direct Testimony

Case No: MC-2000-660

Date Testimony Prepared: June 30, 2001

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MISSOURI PUBLIC SERVICE COMMISSION

MANUFACTURED HOUSING DIVISION

CASE NO: MC-2000-660

REBUTTAL TESTIMONY

OF

LARRY MEYER President, Discount Manufactured Housing, Inc.

> Warrensburg, Missouri June 30, 2001

1		REBUTTAL TESTIMONY
2		\mathbf{OF}
3		LARRY MEYER
4		President, Discount Manufactured Housing, Inc.
5		CASE NO: MC-2000-660
6	Q.	Please state your name.
7	A.	Larry Meyer
8	Q.	What is your occupation?
9	A.	I am president of Discount Manufactured Housing, Inc.
10	Q.	Is that a Missouri corporation?
11	A.	Yes, it is a Missouri corporation in good standing.
12	Q.	What is the address of Discount Manufactured Housing, Inc.?
13	A.	1601 North Outer Road, Warrensburg, Missouri 64093.
14	Q.	Is Discount Manufactured Housing, Inc. a licensed dealer in the State
15		of Missouri?
16	A.	Yes, we have a Certificate of Dealer Registration issued by the
17		Missouri Public Service Commission.
18	Q.	Did you have such a registration in December of 1998?
19	A.	Yes we did.
20	Q.	Did Discount Manufactured Housing, Inc. contract with William J.
21		Tague for the sale of a home?
22	A.	Yes.

1	Q.	Was there a contract for the sale of that home signed by Mr. Tague?
2	A.	Yes.
3	Q.	Do you recall how Mr. Tague intended to pay for the home?
4	A.	It was my understanding that he was to apply for a V.A. loan.
5	Q.	Did you know prior to the sale whether or not this home would qualify
6		for a V.A. loan?
7	A.	Yes, we've sold many similar homes which have been financed by V.A.,
8		F.H.A. and F.N.M.A.
9	Q.	Approximately how many years have you been involved in the business
10		of selling manufactured homes?
11	A.	Approximately twenty.
12	Q.	At the time of the sale of the home to Mr. Tague, did you know of any
13		specific requirements that a lender would make for the home he
14		desired to purchase if he were to receive V.A. financing?
15	A.	Yes, it had been my experience that V.A. as well as F.H.A. and
16		F.N.M.A. loans required that such a home be permanently affixed to a
17		foundation or basement.
18	Q.	Did you know at the time of the sale of the home to Mr. Tague whether
19		or not State law would permit alteration or modification of a
20	,	transporting apparatus permitting a home such as the one you were

1		selling to Mr. Tague to be made permanent?
2	A.	Yes, Section 700.111 of the Revised Statutes of Missouri specifically
3	•	provides for the removal or modification of transporting apparatus
4		including, but not limited to wheels, axles and hitches, rendering it
5		impracticable to reconvert the real property thus created to a
6		manufactured home.
7	Q.	You actually have a copy of this statute in hand?
8	A.	Yes.
9	Q.	Is it your understanding that a copy of this statute is to be attached to
10		this rebuttal testimony and marked "Schedule A"?
11	A.	Yes.
12	Q.	As you read Section 700.111, do you see anything in that statute that
13		directs that the manufactured home must remain mobile?
14	A.	No.
15	Q.	Lets go back to the time of the contract, may we do that?
16	A.	Yes.
17	Q.	At the time Mr. Tague purchased the home from Discount, did you
18		understand that he wanted to place it permanently upon a basement
19		structure?
20	A.	Yes, I did.

1	Q.	Who was to construct the basement where the home would be placed?
2	A.	William L. Tague.
3	Q.	Did Discount Manufactured Housing, Inc. provide Mr. Tague with
4		specifications for construction of a basement?
5	A.	Yes. *
6	Q.	Where did you get those specifications?
7	Α.	From Manufactured Housing Enterprises, the manufacturer of the
8		home Mr. Tague purchased.
9	Q.	What was the date of those specifications which you provided to Mr.
10		Tague?
11	A.	September 21, 1998.
12	Q.	Have you attached a copy of those specifications which you provided to
13		Mr. Tague to this rebuttal testimony?
14	A.	Yes, it is marked "Schedule B".
15	Q.	Did Mr. Tague thereafter have a basement constructed for placement
16		of the home?
17	A.	Yes he did.
18	Q.	Did Discount Manufactured Housing, Inc. have anything to do with the
19		construction of the basement?
20	A.	No.

1	Q.	Did Discount Manufactured Housing, Inc. have any knowledge prior to
2		the construction of the basement by Mr. Tague as to where he would
3		place garage doors, walk-out doors and/or any other openings?
4	A.	No.
5	Q.	Did any contractor or person on behalf of Mr. Tague come and inspect
6		the underside of the home Mr. Tague was buying before the basement
7		was poured?
8	A.	Not to my knowledge.
9	Q.	Could they have done so if they had wished to?
10	A.	Yes, they could have.
11	Q.	In your experience as a manufactured homes dealer, is it common
12		practice for a basement or foundation contractor to examine the home
13		before they construct the foundation or basement?
14	A.	They generally do, particularly if they've never done it before.
15	Q.	At some point after the sale of the home to Mr. Tague, was Discount
16		notified that the basement was completed?
17	A.	Yes, they did.
18	Q.	Did Discount Manufactured Housing, Inc. then deliver and place upon
19		the basement constructed by Mr. Tague, the home that had been
20		purchased from Discount Manufactured Housing, Inc.?
	IJ	

A.	Yes, they did.
Q.	At some point in time, it was determined that a garage door and a
	walk-out door from the basement would not fully open because of
	beams hanging down from beneath the home, is that correct?
A.	Yes.
Q.	When was that discovered and made known to Discount Manufactured
	Housing, Inc.?
A.	I'm not sure of the exact date, but it would have been some time after
	the home was placed and Mr. Tague was attempting to install the
	doors.
Q.	The walk-out basement door and garage door were not installed at the
	time of the set-up of the home?
A.	No.
Q.	At some point after the set-up of the home were you contacted by Mr.
	Tague?
A.	Yes, I was.
Q.	What was his reason for contacting Discount Manufactured Housing,
	Inc. following the set-up?
A.	There were a number of problems with the home.
Q.	Were any of these problems Mr. Tague inquired about anything done
	Q. A. Q. A. Q. A.

1		by Discount Manufactured Housing, Inc.?
2	A.	Perhaps a couple of minor items, but most of the things were the
3		manufacturer's responsibility.
4	Q.	What action did you take?
5	A.	I contacted the manufacturer and told them they needed to correct the
6		deficiencies in Mr. Tague's home.
7	Q.	Did they do this?
8	A.	Not immediately, they were reluctant to come out and do anything.
9	Q.	After it was determined that the manufacturer of the home was
10		reluctant to make the necessary corrections, did you advise Mr. Tague
11		what he needed to do?
12	A.	Yes, I did.
13	Q.	What was that advice?
14	A.	I directed that he should request an inspection by the Manufactured
15		Housing and Modular Units Program Department of the Missouri
16		Public Service Commission.
17	Q.	Did Mr. Tague do that?
18	A.	Yes, he did.
19	Q.	Have you attached a copy of that request to your rebuttal testimony?
20	A.	Yes, I have. It is marked "Schedule C".
	II	

1	Q.	That schedule bears a stamp September 1, 1999, showing it was
2		received at the Manufactured Housing Department?
3	A.	Yes, it does.
4	Q.	Did the request for inspection (Schedule C) contain any request for
5	<u>.</u>	inspection of the alteration of any of the steel beams beneath the
6		home?
7	A.	No, it did not.
8	Q.	Following the inspection, did Discount Manufactured Housing, Inc.
9		correct any and all deficiencies attributed to the dealership?
10	A.	Yes, with the exception of the alteration of the steel beams.
11	Q.	And why wasn't that repaired?
12	A.	For two reasons. First, that alteration was made at the customer's
13		request after the set-up had been completed. Second, Mr. Tague
14		directed that he did not want the beams replaced.
15	Q.	Is that Mr. Tague's position today, that is, is it your understanding
16		that he does not want the beams replaced?
17	A.	That is my complete understanding, that he does not and will not
18		permit the beams to be replaced.
19	Q.	Does an affidavit setting forth the fact that Mr. Tague does not want
20		the altered beams beneath the home to be replaced attached to your
	!!	

1		rebuttal testimony?
2	A.	Yes, it is marked "Schedule D".
3	Q.	Let's go back and talk about the actual alteration of the beams, may we
4		do that?
5	A.	Yes.
6	Q.	Did William L. Tague, the purchaser of the home, request that beams
7		beneath the manufactured home, inside the basement wall structure be
8		altered by cutting away portions of them?
9	A .	Yes, he did.
10	Q.	Why did he do that?
11	A.	To my knowledge, he did that so that the doors, the height and size he
12		desired to be installed in the basement walls, could be fully opened and
13		functional.
14	Q.	Did Discount Manufactured Housing, Inc. readily agree to make these
15		alterations?
16	A.	Absolutely not. Mr. Tague was first instructed that an engineer would
17		need to be contacted, and it would be up to him to make any such
18		alteration.
19	Q.	Why did Discount Manufactured Housing, Inc. initially refuse to make
20		the alterations requested?
	II	

20

A.

1 A. It was my understanding that the chassis were necessary to provide 2 support for the home both during transportation and on-site. 3 Q. At some point was there a determination made as to whether or not the 4 beams that were blocking the doors were necessary to the support of the 5 home? 6 A. Yes, it was. It was determined that the beams were actually more 7 detrimental left hanging from the bottom of the floor as they provided 8 no support for the home. Further, it was determined that, pursuant to 9 State law, the chassis could be altered to make the home permanent. 10 In the case of this particular home, the home was constructed like a 11 modular home. That is, it was constructed on two by twelve floor joists, 12 and once placed permanently on the basement walls, the steel frame 13 and chassis assembly provided no structural support whatsoever. Upon making a determination that the steel beams Mr. Tague wanted 14 Q. altered did not provide structural support, did Discount Manufactured 15 16 Housing, Inc. readily agree to make the alteration he was requesting. No. Mr. Tague was advised that Discount Manufactured Housing, Inc. 17 A. would not make the alteration. 18 Did he inquire of Discount who might make the alteration? 19 Q.

Yes, he did. We advised that a local welder might be able to do it, but

1		that Discount Manufactured Housing, Inc. wanted no part of the
2		alteration. Further, since Mr. Tague wanted to be provided the name of
3		someone who would make the alteration, I directed that Discount would
4		not provide such information unless he would first sign a written
5		waiver.
6	Q.	Did Mr. Tague execute such a waiver?
7	A.	Yes, he did.
8	Q.	Have you attached that to your rebuttal testimony?
9	A.	Yes, it is marked "Schedule E".
10	Q.	Following the alteration and after Discount had completed all of the
11		set-up deficiencies: listed in the inspection by the Manufactured
12		Housing Division, was Discount advised that the alteration to the
13		beams was improper?
14	A.	Yes, Discount was notified in writing by letter from Mr. Steve
15		Jungmeyer.
16	Q.	Do you recall what Discount was advised?
17	A.	Yes, as set out in the letter of January 6, 2000, which is attached to this
18		rebuttal testimony marked "Schedule F," Mr. Jungmeyer advised that
19		the manufactured home "MUST REMAIN TRANSPORTABLE."
20	Q.	Did Discount investigate this allegation as to whether or not the

1		manufactured home was required to remain transportable?
2	A.	Yes.
3	Q.	Who did you consult with regarding this?
4	Α.	I consulted with lending institutions and with the H.U.D. officials.
5	Q.	Did you determine the opinion of lenders and of these H.U.D. officials
6		regarding the question as to whether or not a manufactured home must
7		remain transportable?
8	A.	Yes. I learned that there was no basis for the position that once a
9		manufactured home is made permanent, that it must remain
10		transportable.
11	Q.	Did you receive a verification in writing from any lending institutions?
12	A.	Yes. I have attached "Schedule G," written verification regarding the
13		lender's positions as to making the home permanent.
14	Q.	Is there any basis to any representation to Mr. Tague that he could not
15		resell his home unless it remained mobile?
16	A.	Yes, it is set forth in the letter from Mr. Jeff M. Florida, Vice President
17		of First Community Bank.
18	Q.	Did Discount Manufactured Housing, Inc. or any agent thereof, actually
19		cause portions of the beams to be cut away from the chassis or
20		understructure of Mr. Tague's home?

1	A.	No, absolutely not.
2	Q.	Was the dealer set-up complete once the home was placed upon the
3		permanent foundation?
4	A.	Yes, except for minor deficiencies noted in the investigative report.
5	Q.	So that I'm clear, is it Discount Manufactured Housing's position that
6		they did not cause the alteration which forms the basis of the Missouri
7		Public Service Commission's complaint, and therefore, Discount
8		Manufactured Housing, Inc. should not be responsible for it?
9	A.	Yes.
10	Q.	Could Discount Manufactured Housing, Inc. replace the section of the
11		steel that was cut away if it's so desired?
12	A.	No, I don't see how. Mr. Tague has directed that he does not want the
13		cut away portions to be restored. It would be impossible for Discount
14		Manufactured Housing, Inc. to do anything with regard to that
15		alteration without Mr. Tague's consent. He is the owner of the home
16		and would be in total control of that.
17	Q.	Has Discount Manufactured Housing, Inc. offered to pay the cost of
18		having those beams replaced?
19	A.	Yes, but Mr. Tague would not be willing to accept that, and has
20		expressly stated the same in his written affidavit attached and marked
]	

1		"Schedule D."
2	Q.	Has Discount Manufactured Housing, Inc. ever been provided with any
3		guidelines regarding chassis alteration or any other set-up directives
4		from the Manufactured Housing Division of the Missouri Public Service
5		Commission?
6	A.	No.
7	Q.	Will the Manufactured Housing Division come out before the home is
8		set up to direct how it can be done so that it will be approved once it's in
9		place?
10	A.	No. They only come out after the fact and tell dealers what they've
11		done wrong.
12	Q.	Is there any branch of the Manufactured Housing Division that will
13		answer questions or give written approvals to dealers?
14	A.	None known to me.
15	Q.	Have you ever attempted to do that in set-up or installation of the home
16	į	to avoid problems before they occur?
17	A.	Yes, but they've never been willing to do that.
18	Q.	Do you know of any regulation or State law that prevents an owner of a
19		home from altering or modifying the frame or chassis of the home as the
20		owner desires?
	II	•

1	A.	No.
2	Q.	Is it your understanding at this time that the Manufactured Housing
3		Division wants to require you to correct the chassis alteration?
4	A.	Yes.
5	Q.	Even though Mr. Tague won't permit it?
6	A.	Yes.
7	Q.	Does this conclude your rebuttal testimony in this matter?
8	A.	Yes it does.

BEFORE THE PUBLIC SERVICE COMMISSION

OF THE STATE OF MISSOURI

Director of the Division of Manufactured Homes, Recreational Vehicles and Modular Units of the Public Service Commission,)))
Complainant,)
• . ,	,)
vs.) Case No: MC-2000-660
Discount Manufactured Housing, Inc.,)
Respondent.	Ś
AFFIDAV	тт оғ
LARRY M	IEYER
STATE OF MISSOURI) ss.	
COUNTY OF JOHNSON)	
Larry Meyer, of lawful age, on his oat preparation of the foregoing written testimo consisting of	presented in the above case, and that ny were given by Larry Meyer; that he ch answers; and that such matters are
Subscribed and sworn to before me th	Larry Meyer Larry Meyer Larry Meyer July , 2001. Killy A. Frieden Notary Public

KELLY A FRIEDEN

Notary Public - Notary Seal STATE OF MISSOURI PETTIS COUNTY MY COMMISSION EXP. JUNE 22,2003

My Commission Expires:

Missouri Revised Statutes

Chapter 700 Manufactured Homes (Mobile Homes) Section 700.111

August 28, 2000

Conversion of manufactured home to real property, procedure --conversion prohibits other classification by political subdivision.

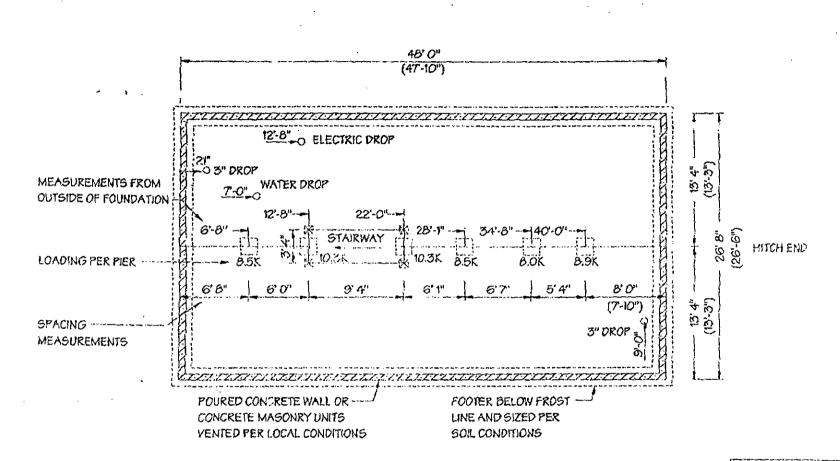
700.111. 1. The owner of a manufactured home may convert the manufactured home to real property by:

- (1) Attaching the manufactured home to a permanent foundation situated on real estate owned by the manufactured home owner; and
- (2) The removal or modification of the transporting apparatus including but not limited to wheels, axles and hitches rendering it impractical to reconvert the real property thus created to a manufactured home.
- 2. The conversion of a manufactured home to real property by the method provided in subsection 1 of this section shall prohibit any political subdivision of this state from declaring or treating that manufactured home as other than real property.

(L. 1991 H.B. 608)



Missouri General Assembly



THIS DRAWING MUST BE USED WITH THE MANUFACTURED HOUSING ENTERPRISES INC. SET UP MANUAL CRAWLEPACE AND BASEMENT ADDENDUM.

MANUFACTURED HOUSING ENTERPRISES INC. DECLINES ANY RESPONSIBILITY FOR THIS FOUNDATION LAYOU. TIS RECOMENDED THAT YOU CHECK LOCAL CODES AND OR CONSULT A QUALIFIED ENGINEER IN YOUR AREA TO APPROVE THE FOUNDATION SYSTEM.

THE WIDTH AND LENGTH OF THE FOUNDATION SHOULD BE UNDERSIZED 2" DIMENSIONS SHOWN IN BRACKETS () ARE THE ACTUAL SIZE OF THE FOUNDATION

SPANS SHOWN ARE FOR THE 1778" X 12" PLYWOOD BEAM MANUFACTURED BY M.H.E. INC.

THIS DRAWING TO SUPERSEDE ALL PREVIOUS DRAWI

MANUFACTURED HOUSING ENTERPRISE 09302 State Route 6 Bryan, OH. 43500 9553 BENCHMARK III 2 X 10 PERIMETER FL BASEMENT FOUNDATION FOR 30 PSF ROOF LOAD DATE 9-21-98 | REV. BY



Missouri Public Service Commission Request for Inspection

Please fill the form out completely and legibly.

Name: WILLIAM TTAGUE							
MANAGERIAN O IN GUE	Mellica la que La lion						
Address: 191 NW 251 RD	dispesore Connie Monn						
City/State/Zip: WARRENS BURG Mo, 64093 Date Received To	DateTRaceNedTric						
County: VOHNSON Home Phone: 747-3205 BREVERENTES	Principal Control of the Control of						
Work Phone: Other Phone: Date Kallet/Faxed	Balamaler/aced 19/11/99						
Manufacturer Information	Home Intornation						
Name: MHE INC. Research	■ New □ Used (Please / the appropriate box.)						
	☐ Single ☐ Multi-Section (Mease / the appropriate box.)						
City/State/Zip: BRYAN OHIO 43506 Serial Number: M &	Serial Number: Ma #31377						
HUD Label Number: Pro	HUD Label Number: PFG # 3.550/9						
Dealer Information Model: 449-553							
Name: DISCOUNT MANUFACTURING Date of Manufacture:							
Address: HIWAY 50 Date of Purchase: 12)	198						
City/State/Zip: WANDENSBURG MO 64093 Date of Installation: 12	198						
Importantial I grant the PSC permission to contact the Dealer to be present at the inspection.	₹ Yes □ No						
I grant the PSC permission to contact the Manufacturer to be present at the inspect	tion. 👪 Yes 🗅 No						
Complaint Information Bretty is reach complaint							
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one like to	78 N						
Signature of Complainant: "WM & Tayus DE CORE: PoV.	17 179Y						

Return to: The Missouri Public Service Commission, Manufactured Housing Department, P.O. Box 360, Jefferson City, MO 65102 SEP 0 1 1999

If you have questions, please call 800-819-3180 or fax to 573-522-2509

MANUFACTURED HOUSING DEPARTMENT

April 19, 1999

<u>AFFIDAVIT</u>

STATE OF MISSOURI)	
)	SS
COUNTY OF JOHNSON)	

COMES NOW, WILLIAM J. TAGUE, being first duly sworn, and states and deposes as follows:

- 1. I reside at 191 NW 251 Road, Warrensburg, Johnson County, Missouri.
- 2. I purchased a home from Discount Manufactured Housing. The home was to have been especially constructed to be placed above a basement.
- 3. I was provided with specifications for construction of a basement from Discount Manufactured Housing.
- 4. I arranged for the construction of the basement and when it was completed Discount Manufactured Housing placed the home on the basement.
- 5. After the home was placed on the basement we learned that doors would not fully open and there were beams blocking space needed for plumbing of the basement.
- 6. I authorized Larry Meyer to cut out sections of the beams that were obstructing the doors so that they could open properly.
- 7. The problem with the set-up was that the walls were not tall enough to accommodate the opening of the doors because there were beams in the way.
- 8. After the beams were removed, the doors worked properly and the home was serviceable. It has remained that way since.
- 9. I do not want the sections of the beams that were removed to be replaced. However, I feel I should receive an amount of compensation acceptable to me because the basement walls should have been nine (9) feet tall.
- 10. To calculate the amount of compensation I feel I should receive, I would first determine the cost of removing the house from its existing walls, raising the walls, replacing the house, then replacing the beams. Based upon that figure I would then determine the amount acceptable

as compensation for me. I do not want the home removed from the foundation and the walls raised and the beams replaced, but I would want to know the cost of doing that job so that I could determine an amount of compensation acceptable to me.

Dated this 101 day of July, 2001.
William Jaguel WILLIAM J. TAGUED
STATE OF MISSOURI)) ss.
COUNTY OF JOHNSON)
On this day of, 2001, before me, the undersigned, a Notary Public in and for said County and State, personally appeared William J. Tague, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed Witness my hand and Notarial Seal subscribed and affixed in said County and State, the day and year first above written.
My Commission Expires:
10-23-03

DISCOUNT MANUFACTURED HOUSING, INC.



"Best Value in Housing"

LARRY J. MEYER President

(660) 747-8108 FAX (660) 429-6056 P.O. Box 738 Warrensburg, MO 64093

December 4, 1998

RE: MHE Home Serial Number MO-313772

Due to the steel beams not having any structural function, I William Tague give Discount Manufactured Housing, Inc. permission to remove the steel beams to facilitate the set-up of my home.

Also I give permission to Discount Manufactured Housing, Inc. to cut hole in the laminated marriage joist (center beam) to allow proper drainage.

William Tague



Commissioners

SHEILA LUMPE Chair

HAROLD CRUMPTON

CONNIE MURRAY

ROBERT G. SCHEMENAUER

M. DIANNE DRAINER Vice Chair

Missouri Public Serbice Commission

POST OFFICE BOX 360 **JEFFERSON CITY, MISSOURI 65102** 573-751-3234 573-751-1847 (Fax Number) http://www.ecodev.state.mo.us/psc/

GORDON L. PERSINGER Acting Executive Director Director, Research and Public Affairs

> WESS A. HENDERSON Director, Utility Operations

ROBERT SCHALLENBERG Director, Utility Services

DONNA M. KOLILIS Director, Administration

DALE HARDY ROBERTS Secretary/Chief Regulatory Law Judge

> DANA K. JOYCE General Counsel

January 6, 2000

Larry Meyer Discount Manufactured Housing, Inc. P. O. Box 738 1601 N. Outer Rd. E. 50 Hwy Warrensburg, MO 64093

Dear Mr. Meyer:

This is in response to the inspection conducted on December 21, 1999, of Mr. William Tague's manufactured home. It was verified during the inspection that all set up deficiencies listed on the original inspection report had been corrected, with the exception of the altered frame.

You will be required to repair the altered frame in conformance with the DAPIA approved method within fifteen (15) days from the receipt of this letter. Please submit a work order to this office signed by the homeowner once the repair is completed. If the repairs have not been made within the 15-days, this complaint file will be forwarded to the Public Service Commission's General Counsel for the preparation of a formal complaint. Should there be any reason you cannot comply with the 15-day period, you should contact me immediately at 573-751-7119.

For your information, I have enclosed a copy of a memorandum from Peter Race, General Counsel for the Department of Housing and Urban Development (HUD), that addresses the removal of a portion of the chassis from a manufactured home. As you know, a manufactured NOT IN LOTTER??
Please Fort
LARRY TMEYER home must remain transportable as required by HUD regulations, therefore, the chassis must remain intact.

If you have any questions or comments, feel free to call me.

Sincerely,

Steve Jungmeye

Director, Department of Manufactured Housing and

Modular Units

Enclosure

CC:

General Counsel Ronnie Mann Gene Winn

The second of the second second



First Community Bank

April 24, 2001

Larry Meyer 1601 N. Outer Rd Warrensburg, MO 64093

Re:

Financing of Manufactured Homes

Dear Mr. Meyer:

According to specific guidelines given by FHA, VA and FNMA, we would not be able to provide financing for any Manufactured Home that was not permanently affixed to a foundation. If the Manufactured Home were permanently affixed, our secondary market investors would have financing available.

If you require additional information, please contact me at 660-747-9530.

Sincerely,

Jeff M. Florida

Vice President