

**Building Codes Division  
Manufactured Home Document Ownership Advisory Committee  
April 16, 2008**

**Present:**       **Committee Members**  
Jyl Meier, Representing Title/Escrow Companies  
Lee Peterson, Representing Oregon Department of Revenue  
Pat Schwoch, Representing Manufacture Home Owners  
Theresa Swearingen, Marion County Assessor's Office  
Kelly Gladden (filling in for Diane Belt), Washington County Assessor's Office

**Absent:**       Diane Belt, Washington County Tax Collector's Office  
Paul Brewer, Representing Manufactured Home Park Owners  
Chuck Lynch, Representing Manufacturers  
Bryan Peck, CU Factory Built Lending (Lenders)  
Dallas Boggs, Representing Manufactured Housing Retailers (Dealers)

**Guests/Interested Parties:**  
Bradli Cobos, Marion County Assessor's Office  
Janice Lance, First American Title Company  
Ron Northcraft, Oregon State Association of County Assessors  
Ken Power, Division of Finance and Corporate Securities (Dealer Licensing)  
Betty Keppinger, Division of Finance and Corporate Securities (Dealer Licensing)  
Kirsten Anderson, Division of Finance and Corporate Securities (Dealer Licensing)  
Debbie Saalfeld, Department of Revenue  
Stephen Jackson, DCBS, Information Management Division

**BCD Staff:**   Roseanne Nelson, BCD Manufactured Home Ownership Program Manager  
Liz Browder, BCD State Inspection Services Regional Inspection Manager  
Coleen Hanson, BCD Manufactured Home Ownership Program Coordinator  
Amanda Hauth, BCD Manufacture Home Ownership Program Assistant

**Opening Comments:**

The meeting was called to order at 9:30 a.m. and everyone was asked to review the minutes from the September 19, 2007, meeting. The committee approved the minutes with no changes.

**1. Repossessions with more than one security interest holder**

Users have expressed concerns regarding repossessions with two or more security interest holders on the record. Some users have been requiring proof that all parties have been notified and are aware of the repossession currently in process. When you receive a repossession form and it has been completed and signed by the appropriate parties, they are attesting that they have followed the proper procedure stated in ORS 79.0601 through ORS 79.0628 and the person processing the transaction has the authority to remove the security interest holders.

## **2. Status for users with Windows Vista/Explorer 7**

Roseanne Nelson introduced Steve Jackson, Information Management Division to talk about the issues users are having when upgrading to Explorer 7 and Windows Vista. Steve stated users are accessing the system using a FOB. IMD is currently working on creating an outside link that will allow users to access the system without having to utilize a FOB to get in. Once this link is up and running (approximately 6 – 8 weeks), users should then return all FOBs to BCD and will be given a link to access the system. Also, any users having problems, such as slowness, will be able to access this link as well. BCD will place a note online when the link is completed.

## **3. Letters – exemption past due and homes with a pending site and no trip permits**

Modifications have been made to two letters that BCD uses the exempt past due letter and homes with a pending site and no trip permit letter. These letters are now available on the system for use by the counties. BCD will further modify the language in the letters to state that owners need to contact the county in order to exempt their home or receive their ownership document and pay the appropriate fee.

## **4. Duplicate homes search criteria**

Steve Jackson offered the system has several search fields that are provided for users to determine whether a home is already in the LOIS system. Users need to take the time to do a proper search to ensure the home is not already in the system. The system has been configured to do searches on numerous fields of data but cannot guarantee to find every duplicate.

## **5. Park models**

The division receives numerous calls regarding issues with park models. Information was distributed on park models to help clarify the definition of a park model. Part of the confusion may be with the manufactures calling the park models recreational vehicles. Many of the manufacturers advise their owners to contact DMV to register their structure. DMV directly sends customers who qualify as a park model over to BCD and in turn; BCD contacts the dealers that are unfamiliar with the requirements for homes entered into the LOIS system.

## **6. Enforcement**

Trip Permits - Discussion regarding enforcement of trip permits revealed that ORS 446.636 places the responsibility of purchasing trip permits for used homes on the homeowners not the transporters. BCD is currently working with one of the counties on a pilot to determine if enforcement for this issue can be addressed at the local level.

Incomplete trip permits - BCD sends out letters to transporters to remind them to complete their trip permits. For the last few months BCD has been sending letters directly to the owners also as a reminder regarding trip permits. BCD sent out over 650 letters out to customers and received approximately 400 responses to those letters. Theresa asked if delivery variances on the permits were corrected in the system. BCD receives few permits back that show a home going to a different site, but do contact the counties when this occurs and correct the information in the system.

Notification to counties, moved homes - Several counties have expressed concerns that homes are moved from their counties without notification. BCD and IMD will work together to provide

the counties notification when a home is not only going to enter a county but the notification will also be provided to the county it is leaving.

## **7. Supplemental Information**

Senate Bill 440, sponsored by the Oregon Association of County Assessors, and the Oregon Association of County Tax Collectors mandates the entry of supplemental information when any ownership document is being issued. Theresa asked what users should be inputting when there is a refinance. BCD will look at options for this issue and get the information out to users. The committee agreed the sales date should be the date the homeowners sign the documents.

### **Items from Previous Meeting:**

Theresa Swearingen asked for an update on the imaging project. Steve Jackson informed the committee that the department had to place this project on hold due to a priority project, however, that project is now complete and the department is again looking at the imaging issue. The department is trying to determine the best way to store and retrieve the data, how files will be imaged, and the validation process.

Counties are continuing to have issues with homes that have a pending site and the move is not completed before the end of the calendar year causing an issue with prepayment of taxes for the next calendar year. BCD has looked into several different ways of solving this problem and has not been successful in finding a solution that would not have a major effect on the way the other elements of the system run. It was then decided that BCD would work with IMD to create an end of the year report for homes that are pending county exemption for pre-pay tax purposes.

### **Other items of discussion**

Theresa Swearingen asked if it was possible to add the search criteria for city or town. BCD suggested the zip code works well when trying to search for all homes in a city or town.

Jyl Meier discussed exempt homes in the system and the ownership and security interest tabs are no longer viewable. BCD did open up these tabs at the user's request for a short while, however, BCD received so many calls from upset homeowners, attorneys and others stating the information in the system was incorrect even when the message stating "contact county deed records" was added to the home. BCD closed the tabs on the homes so they are no longer viewable to the public and sent an email to the users regarding the change. The counties are still able to view the information as before.

BCD raised a concern regarding county users going into the LOIS system on exempt home records and changing the home to active to update information on a home, and then setting the record back to exempt. The county representatives that were at the meeting all agreed that no county should go into LOIS and update any information on exempt homes unless they have a transaction to remove the home from exempt status.

Kelly Gladden asked BCD if the user group meetings would be starting up again. The division stated the user group meetings were intended for use when the program was initially up and running. BCD will not be facilitating future user group meetings, however, the users themselves

are welcome to get together and discuss issues they may have. BCD will evaluate its level of participation in these meetings.

Theresa Swearingen inquired about homes that had been purged from the DMV records before the program was transferred to BCD. All users and the public may contact DMV and request copies of the purged files; there is a fee for those records. If a county refuses to assist a customer with a purged file, BCD will assist the customer upon receiving a county refusal form.

Roseanne Nelson reminded everyone that BCD needs to have current email addresses for all users so the division is able to contact them by email regarding any future changes and decisions that will be made regarding the LOIS system.

All requests for LOIS system changes or enhancements should be sent to Coleen Hanson and will be discussed at the next meeting on September 17, 2008.

A copy of the meeting minutes, video of the meeting and the handouts will be posted on the website.

### **Conclusion of Meeting**

Meeting concluded at 10:45 a.m.