

**HOMERa**  
INCORPORATED

TRACY INDUSTRIAL PARK

● TRACY, MINNESOTA 56175

● PHONE 507.629.3493

5/7/81

CONSUMER MANUAL

MANUAL #40-004  
9/23/76 G.O.  
Rev. A

## 1. Purpose Of This Manual

This manual is being provided pursuant to the requirements of the National Mobile Home Construction & Safety Standards Act of 1974 and the Department of Housing & Urban Development. All of the information in this manual conforms to those regulations.

### 1.1 The following is an explanation of the National Mobile Home Construction & Safety Standards of 1974:

The National Mobile Home Construction & Safety Standards Act of 1974 was enacted to improve the quality and durability of mobile homes and to reduce the number of injuries and deaths caused by mobile home accidents. The Federal Mobile Home Construction & Safety Standards issued under the act govern how mobile homes must be constructed, and your mobile home was manufactured to the standards. The standards cover the planning and construction of your home and they were developed so that you would have a safe, durable home. The standards themselves do not cover several aspects of the mobile home such as furniture, carpeting, certain appliances, cosmetic features of the home and additional rooms or sections of the home that you bought separately from the home itself.

The act also provides that if for some reason your mobile home is found not to meet the standards or to contain safety hazards, the manufacturer of the mobile home must notify you of that fact, and in some cases where there is a safety hazard involved the act requires the manufacturer to correct the mobile home at no cost to you or to replace the home or refund all or a percentage of the purchase price. If you believe you have a problem for which the act provides a remedy, you should contact the dealer that you purchased your home from, the manufacturer, the mobile home agency in your state (See Appendix "A" for a list of the approved SAA), or the Secretary of Housing and Urban Development. We recommend that you contact the dealer first, because that will allow us to provide any necessary services to you more quickly than if you wrote first to your state or to the Secretary.

## 1.2 Data Plate

The data plate for your home is located above the electric panel. The electric panel is located on the wall behind the door going into the master bedroom.

The data plate should not be removed from your home because the information recorded there may be needed at sometime. Listed below is an explanation of the information included on your data plate:

- 1.2.1 When contacting your dealer or manufacturer about your home you can obtain the unit Serial Number and the Model Number from the data plate.
- 1.2.2 When contacting the manufacturer of your appliances you can obtain the model number of any appliances in your home.
- 1.2.3 The upper left-hand map tells you that your home has been thermally insulated for any location within Zone II.
- 1.2.4 The data plate also indicates whether or not your home has been designed to accept central air-conditioning.
- 1.2.5 The heating capacity of your furnace has been calculated to tell you the lowest outdoor temperature at which you can maintain an average 70° temperature inside.
- 1.2.6 The lower left-hand map tells you that your home is designed for roof loads in the middle zone.

## 2. Written Warranties

- 2.1 Refer to Appendix "B" of this manual to Spec. #10-076. This is our manufacturer's warranty and it will explain what we do and do not warrant, how to obtain warranty work and any other questions you may have on our warranty. (Wisconsin residents refer to Spec. #10-081).

### 3. Set-Up and Anchoring Your Home

- 3.1 Refer to Appendix "C" of this manual to Spec. #10-048. This specification has been written to assist you in the set-up of your home. All of the information, drawings and calculations in this Spec. have been approved and any damage to your home resulting from improper materials, improper setting or non-approved setting methods may result in your Homera warranty being void.
- 3.2 After your home is set, whether the dealer, manufacturer or an independent installer has set it, we recommend that you inspect the home to assure that it is in good condition and properly set-up according to the above specification.

### 4. Safety

#### 4.1 Fire Safety

- 4.1.1 Smoke Detector - Your home is equipped with a built-in smoke detector located centrally within the sleeping area. The detector is mounted 5" down from the ceiling line on an interior wall. In most cases it is in the hallway. In a unit with a bedroom at each end there is a smoke detector at each sleeping area. Your detector is direct wired into your electrical circuit. It is very important that you read the instructions with your smoke detector because they will explain operation, maintenance and how to test your detector. The instructions are in the Important Papers envelope sent with your home.
- 4.1.2 Exit Doors - Your home has two exit doors located remote from each other. These are standard house doors which lock by pushing in on the knob. These doors do not require a key to be unlocked from the inside. It is very important that you do not install any type of lock, safety chain or other device that could interfere with the doors normal operation in case of an emergency.

4.1.3 Egress Windows - All rooms used as sleeping rooms have an Egress window installed. These windows have a flexible top track to allow both sash to be removed. This is done by unlatching the sash, slide it open, lift up and pull bottom of sash to the inside of the room. When both sash have been removed, there is a latch in each upper corner to remove the storm window. Flip each latch open and the storm/screen assembly will fall out of the frame. The instructions on how to remove the windows are left on the window and you should read them when you move into your home.

#### 4.2 Wind Safety

4.2.1 In order for your home to be safe in high winds you should anchor your home to the ground. This can be done using frame ties. One thing, you as the owner should be aware of, is no mobile home, anchored or otherwise, is safe in extreme high wind conditions such as those that occur during hurricanes and tornadoes.

### 5. Operation, Maintenance and Repair

5.1 Refer to Appendix "D" of this manual to Spec. #10-077. This Spec. has been written to assist you in the maintenance, operation and repair of your home.

### 6. Insurance

6.1 Refer to Appendix "E" of this manual to Spec. #10-078. This Spec. has been written as a guideline to inform you of the insurance available to you. This information is general and your insurance man can answer any questions you may have about the insurance you need.

### 7. Consumer Registration

7.1 Refer to Appendix "F" of this manual to Spec. #10-079. It is very important that you read this specification and that your registration is taken care of immediately.

**HOMERA**  
INCORPORATED

TRACY INDUSTRIAL PARK

● TRACY, MINNESOTA 56175 ●

PHONE 507 - 629-3493

H.U.D. APPROVED  
STATE ADMINISTRATIVE AGENCIES

Specification #10-080  
9/30/76 G.O. Rev. A

Appendix "A"

## STATE AGENCIES

The following is a list of the H.U.D. approved State Administrative Agencies. These are the only states approved at the printing of this manual.

<u>STATE</u>	<u>ADMINISTRATOR/PHONE</u>	<u>ADDRESS</u>
Ala.	Mr. Roy L. Thornell State Fire Marshal (205) 832-5844	445 S. McDonough Street Montgomery, Alabama 36104
Arz.	Mr. William Chaney Chief Inspector (602) 271-4072	Division of Building Codes 1645 W. Jefferson Room 431 Phoenix, Arizona 85007
Ind.	Mr. Vern Eder Director (317) 633-5433	Manufactured Bldg. Division Administrative Bldg. Council 300 Graphic Arts 215 N. Senate Avenue Indianapolis, Indiana 46204
Ky.	Mr. Chandler Robinson Chief (502) 564-3626	Manufactured Housing Dept. of Insurance Capital Plaza Tower Second Floor Frankfort, Kentucky 40601
Md.	Mr. Willard E. Bryant Director (301) 267-1701	Codes Administration Dept. of Economic & Community Development 1748 Forest Drive Annapolis, Maryland 21401
Ms.	Mr. J.R. Crutcher Deputy Fire Marshal (601) 354-6304	P.O. Box 22542 Jackson, Mississippi 39205
Neb.	Mr. Fred Jolly Director (402) 471-2541	Div. of Housing & Environ. Health State Health Department 1003 O Street Lincoln, Nebraska 68508

<u>STATE</u>	<u>ADMINISTRATOR/PHONE</u>	<u>ADDRESS</u>
Ten.	Mr. Jim Birdsong Director (615) 741-2981	Mobile Home Division 202 Capitol Towers Bdg. Nashville, Tennessee 37219
Va.	Mr. Sutton Mullen State Fire Marshal (804) 786-4751	P.O. Box 1157 Richmond, Virginia 23209
Wis.	Mr. Richard Bullock Chief (206) 464-6580	Manuf. Housing Division Dept. of Labor & Human Relations P.O. Box 2209 Madison, Wisconsin 53701

**HOMERA**  
INCORPORATED

TRACY INDUSTRIAL PARK



TRACY, MINNESOTA 56175



PHONE 507 - 629-3493

MANUFACTURER'S WARRANTY  
(WISCONSIN RESIDENTS)

Specification #10-081  
9/30/76 G.O. Rev. A

Appendix "B"

FULL ONE YEAR WARRANTY (WISCONSIN)

SERIAL NO. \_\_\_\_\_ MODEL \_\_\_\_\_

Homera, Incorporated, Warrants to the owner or lessee (consumer) of this product during the Warranty period, as follows: That this product is free from defects in material and workmanship, except those excluded below, and is reasonably fit for human habitation, if it receives reasonable care and maintenance as defined by applicable law, rules and regulations, for a period of ONE (1) YEAR from the delivery date.

ALL WARRANTIES SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

1. This product fulfills those standards prescribed by law or the administrative rules of the Wisconsin Department of Industry, Labor and Human Relations and the Wisconsin Department of Health and Social Services which are in effect at the time of its manufacture.
2. Procedure for obtaining Warranty service:
  - 2.1 Manufacturer or its franchised dealer shall take corrective action for defects which become evident within one (1) year of the original delivery date provided that the consumer has given notice of defect, within one (1) year and ten (10) days of the original delivery date, in writing, to the Manufacturer at the address set forth herein. Manufacturer or its franchised dealer shall make the appropriate adjustments and repairs within thirty (30) days of notice of defect, if reasonably practicable, at the site of the mobile home without charge to the owner.
  - 2.2 Both the Manufacturer and the Dealer are authorized to perform Warranty service.
3. If during any period of time after notification of a defect, the mobile home is uninhabitable, as defined by applicable law, rules and regulations, that period of time shall not be considered part of the one-year Warranty period.
4. If a repair, replacement, substitution or alteration is made under this Warranty, and it is discovered that the repair, replacement, substitution or alteration has not restored the product to the condition in which it was warranted except for reasonable wear and tear, such failure shall be deemed a violation of the Warranty and the mobile home shall be restored to the condition in which it was warranted to be at the time of the sale except for reasonable wear and tear, at no cost to the purchaser or his assignee.
5. Any alteration to this product, other than the Manufacturer's or Dealer's correction of a defect in material or workmanship, without the approval of the Department of Industry, Labor and Human Relations could affect the Warranty and label certification.

Any such alteration shall not be covered by the Warranty. Alteration, as defined in the Wisconsin Administrative Code, Chapter Ind. 14, Mobile Homes, is the replacement addition, modification, removal or function of any equipment or installation which may affect a construction, plumbing, heat producing or electrical system subject to the Wisconsin Mobile Home Code, Chapter Ind. 14.

6. This Warranty does not extend to any component parts not manufactured by Homera, Incorporated such as, but not limited to, furniture, appliances, furnace, water heater, floor coverings and accessories installed in said product which may be separately manufactured and warranted.
7. This Warranty shall not apply to damage (not resulting from defect or malfunction) while in the possession of the consumer, or damage resulting from alterations or unreasonable use (including failure to provide reasonable and necessary maintenance).
8. This Warranty represents the entire Warranty of the mobile home manufacturer, and THE MANUFACTURER SHALL NOT BE LIABLE FOR ANY CLAIMS OR CONSEQUENTIAL DAMAGES BEYOND THE FACE OF THIS WARRANTY. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.
9. This Warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

DELIVERY DATE: \_\_\_\_\_, 197\_\_\_\_.

HOMERA, INCORPORATED \_\_\_\_\_

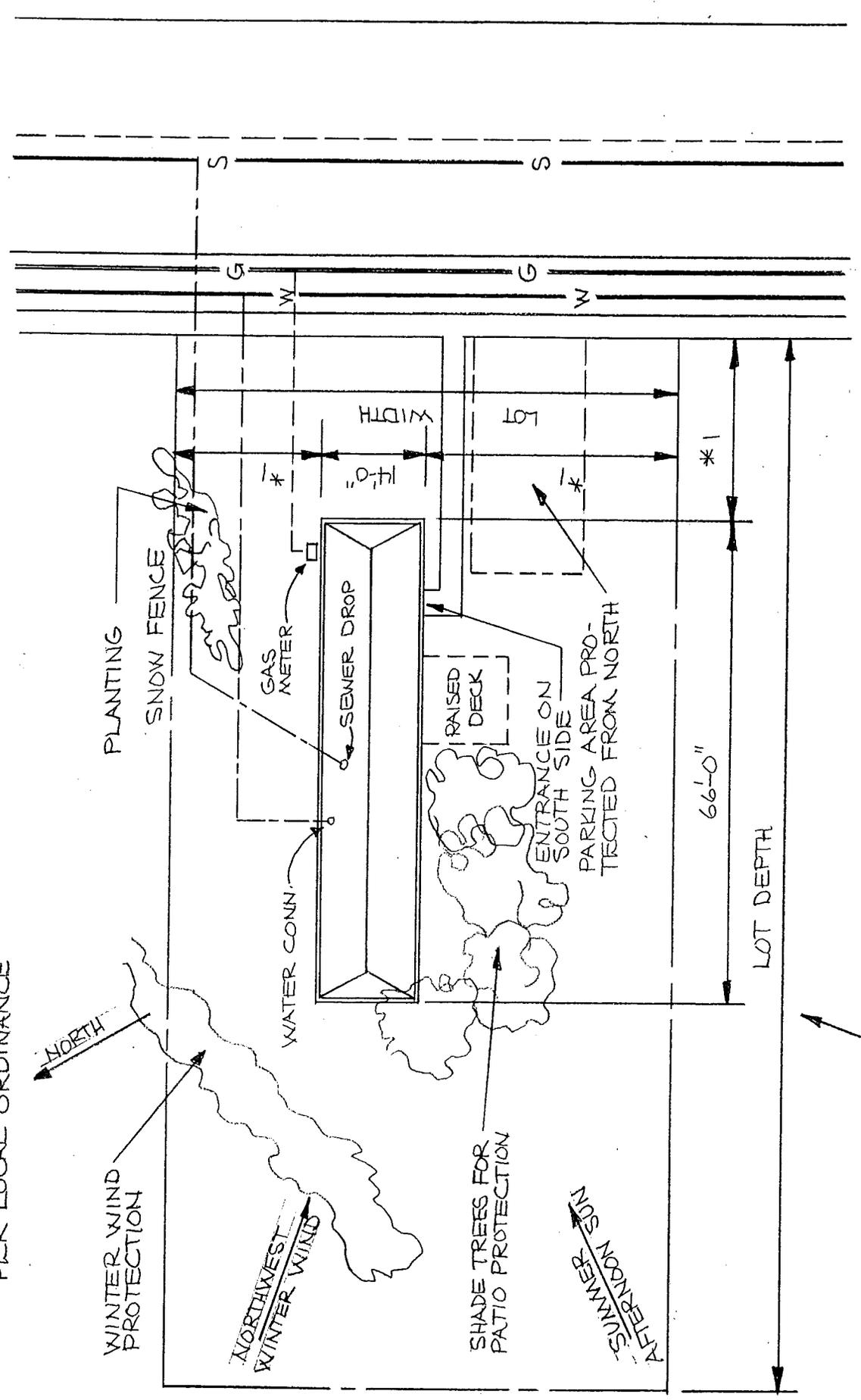
Tracy Industrial Park \_\_\_\_\_

Tracy, Minnesota 56175  
(Manufacturer's Name and Address)

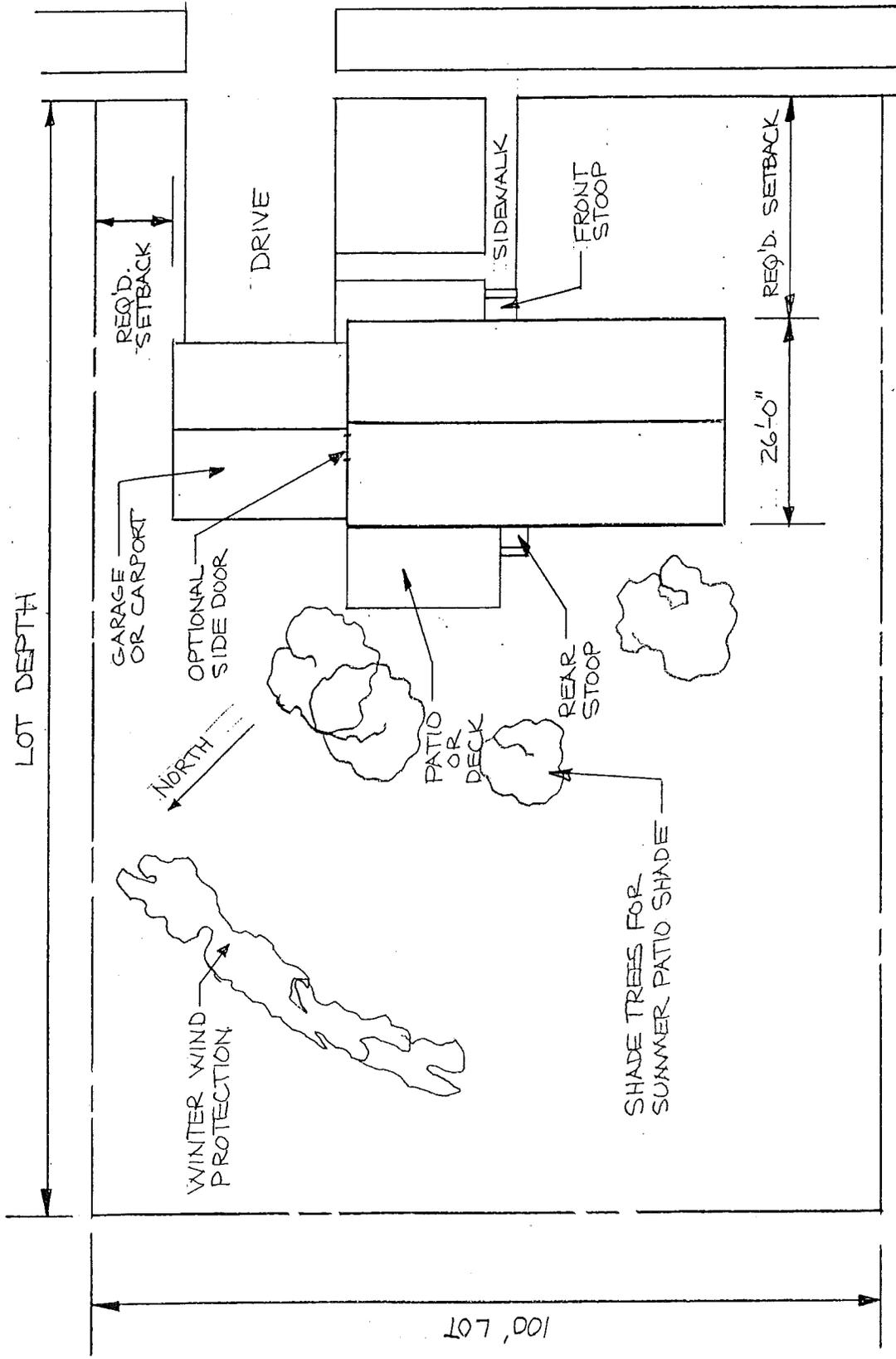
\_\_\_\_\_  
(Dealer's Name and Address)

NOTES:

\*1 - SET BACKS, SIDE & FRONT PER LOCAL ORDINANCE

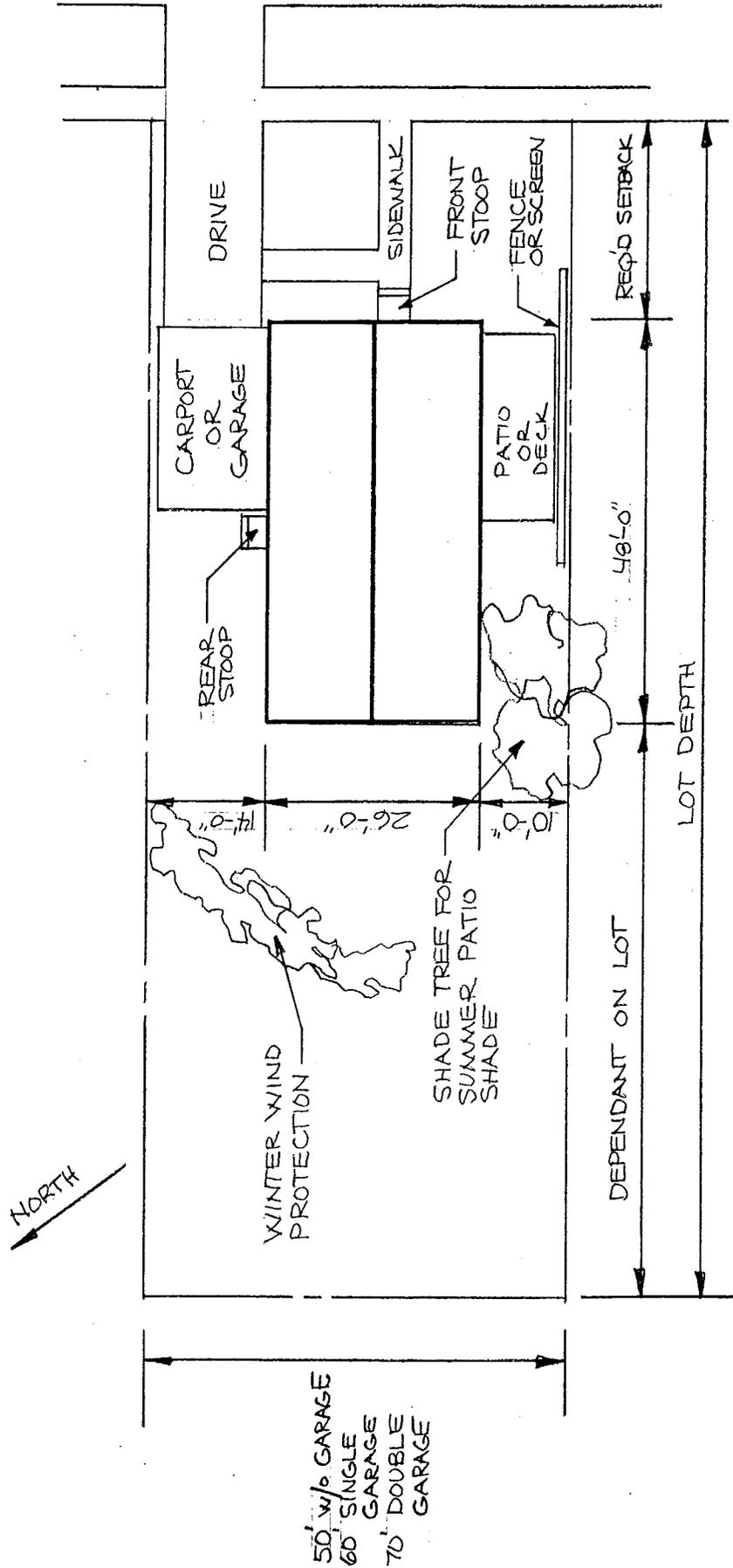


TYPICAL SITE LAYOUT  
 SINGLE MOBILE HOME  
 SCALE 1"=20' G.O. 7/10/73  
 REV. B 10-020



FRONT ENTRY HOUSE ON WIDE CITY TYPE LOT  
 SCALE 1"=20'

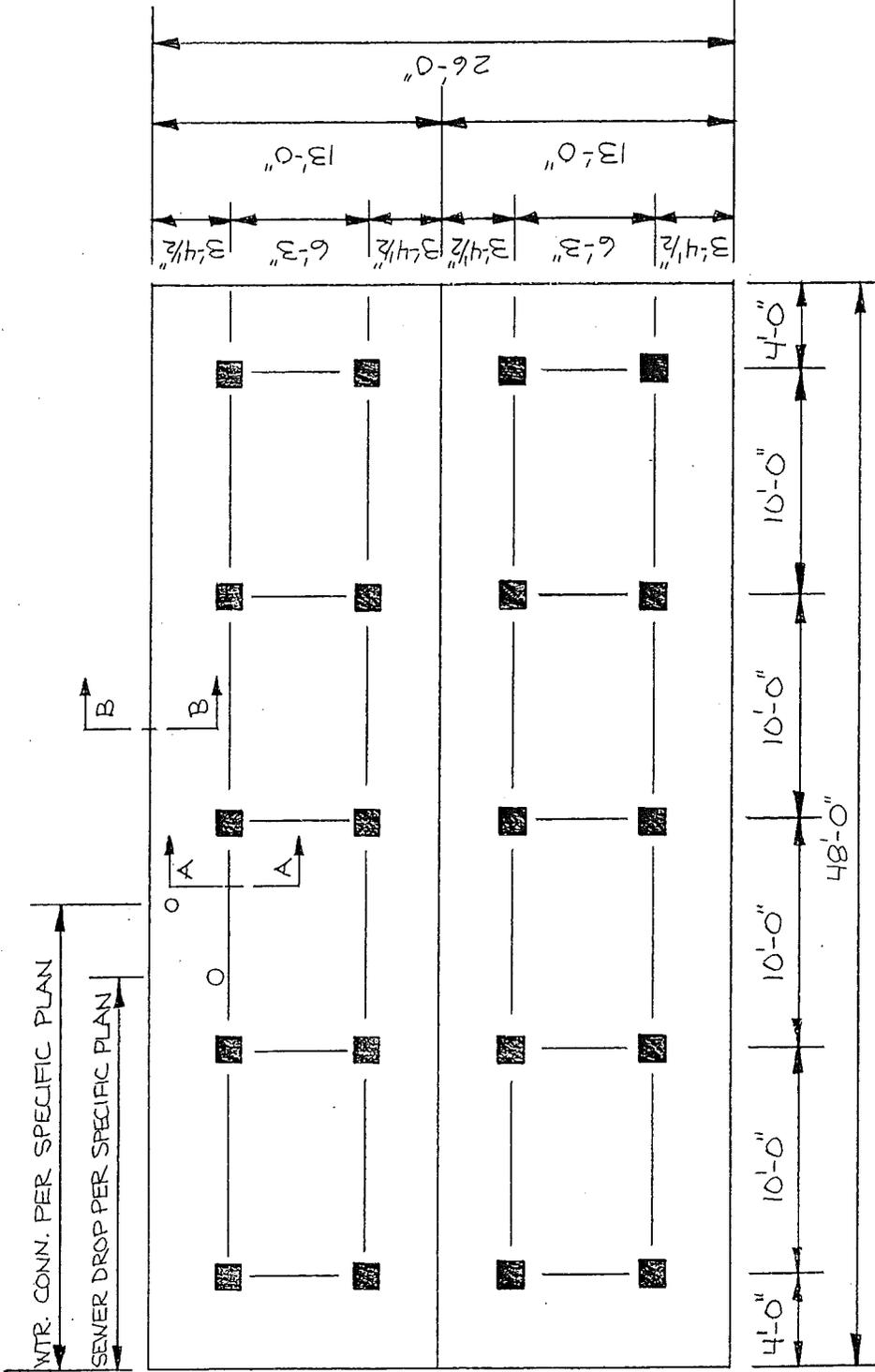
TYPICAL SITE PLAN  
DOUBLEWIDE MOBILE HOME  
 SCALE 1"=20' G.O. 7/6/76  
 REV A 10-07H SHT. 2 OF 2



END ENTRY HOUSE FOR NARROW LOT  
 SCALE 1"=20'-0"

TYPICAL SITE LAYOUT  
DOUBLEWIDE MOBILE HOME  
 SCALE 1"=20' G.O. 7/6/76  
 REV A 10-074 SHT 1 OF 2

SEC. B - DWG # 10-023 SKIRTING DETAIL  
 SEC A-A - DWG # 10-022 FLOATING FTG. DETAIL



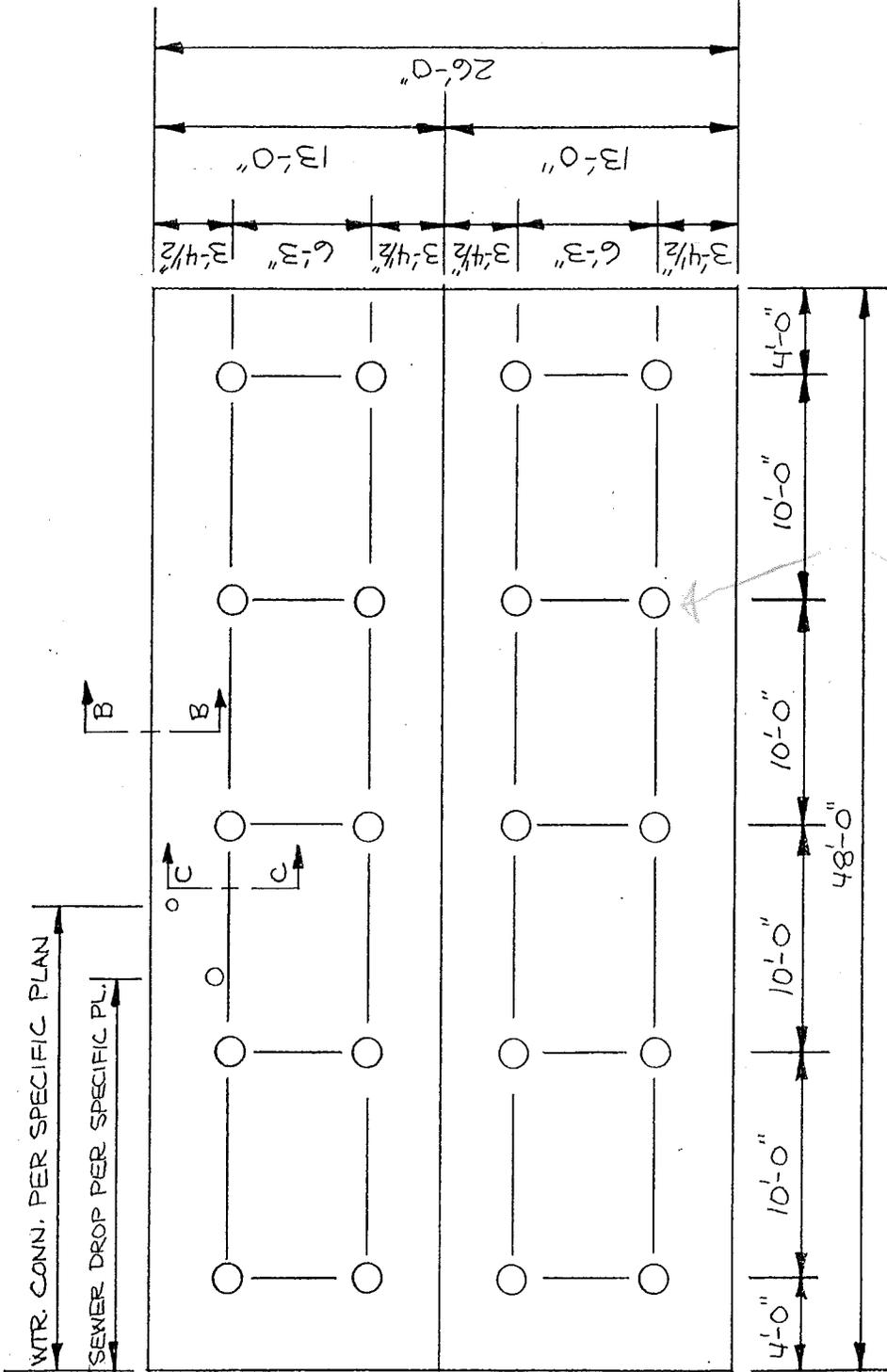
LOADING CALCULATIONS

HOUSE	26,000 lbs.
FRAMES	2,000 lbs.
TOTAL UNIT	28,000 lbs.
LIVE LOAD	81,440 lbs.
TOTAL	109,440 lbs.

FOOTING CALCULATION (BY WEIGHT)  
 EACH FOOTING 16"x16" = 1.8 #  
 1.8 # x 3000 #/ft = 5400 #  
 1140 PLF x 10' = 11,400 #  
 11,400 # ÷ 2 = 5700 #  
 5700 # > 5400 # (WITHIN 5%)  
 ASSUME BLOCKS 10' O.C.

DOUBLEWIDE MOBILE HOME  
TYPICAL FLOATING FOOTING LAYOUT  
 SCALE 1/8" = 1'-0" G.O. 7/6/76  
 REV A 10-073

SEC. B-B — DWG. # 10-023 SKIRTING DETAIL  
 SEC. C-C — DWG. # 10-025 CONC. PIER DETAIL



**LOADING CALCULATIONS**

HOUSE	26,000 lbs.
FRAMES	2,000 lbs.
TOTAL UNIT	28,000 lbs.
LIVE LOAD	81,440 lbs.
TOTAL	109,440 lbs.

**FOOTING CALCULATIONS (BY WEIGHT)**

EACH FOOTING 22" DIA. = 263#  
 $263 \times 3000 \#/\# = 7920 \#$   
 $1140 \text{ PLF} \times 10' = 11400 \#$   
 $11400 \div 2 = 5700 \#$   
 $5700 \# < 7920 \#$   
 ASSUME PIERS 10' O.C.

DOUBLEWIDE MOBILE HOME

TYPICAL CONCRETE PIER LAYOUT

SCALE 1/8"=1'-0" G.O. 7/6/76  
 REV B 10-069

SHIM SPACE # HARDWOOD SHIM TO ASSURE DEAD LEVEL SETTING

CRAWLSPACE MUST BE PROPERLY DRAINED AS SHOWN, OR TO REAR BY AN ELEVATION CHANGE

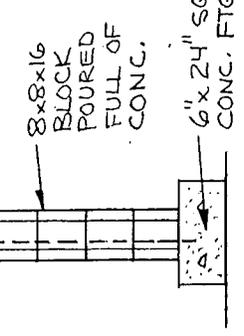
1/2"  $\phi$  BOLT WITH NUT # PLATE OR RE-ROD WELDED TO FRAME OR ALTERNATE 3/4" PIPE POURED IN PIER FOR CABLE RUN. CABLE INSERTED AFTER HOUSE SETTING. CABLE PULLED OVER TOP OF I BEAM # SECURED (4) PLACES PER SIDE.

10"-12" DIA. POURED CONC. PIER (3000 lb. CONC.)

6" x 22" DIA. OR 6" x 18" SQUARE CONC. FOOTING (3000 lb. CONC.)

6" SAND FILL UNDER FOOTING

ALTERNATE PIER  
RE-ROD (2) PLACES



SEE SKIRTING DETAIL - 10-023

PIER CONSTRUCTION:  
AUGER A 22" DIA. HOLE TO REQUIRED DEPTH AT ALL PIER LOCATIONS. PLACE AND TAMP SAND FILL IN EACH HOLE. MAKE A 10"-12" FORM & PLACE IN EACH HOLE ALLOWING A 6" SPACE UNDER FORM. BE SURE THE FORM CANNOT RISE AS THE 6" FOOTING FILLS WITH CONCRETE. WHEN THE CONC. SETS, REMOVE FOR # BACKFILL. BACKFILL TO TOP OF PIER.

NOTES  
THIS FOOTING IS FOR 3000 PSF TEST SOIL.

NOTES  
THIS PIER CAN ALSO BE MADE IN TWO POURS. ADD RE-ROD OR KEYWAY TO FOOTING TO ASSURE VERTICAL STABILITY OF COLUMN.

3/16" ASBESTOS BOARD  
PAINT TO MATCH  
SIDING

1x2 REDWOOD

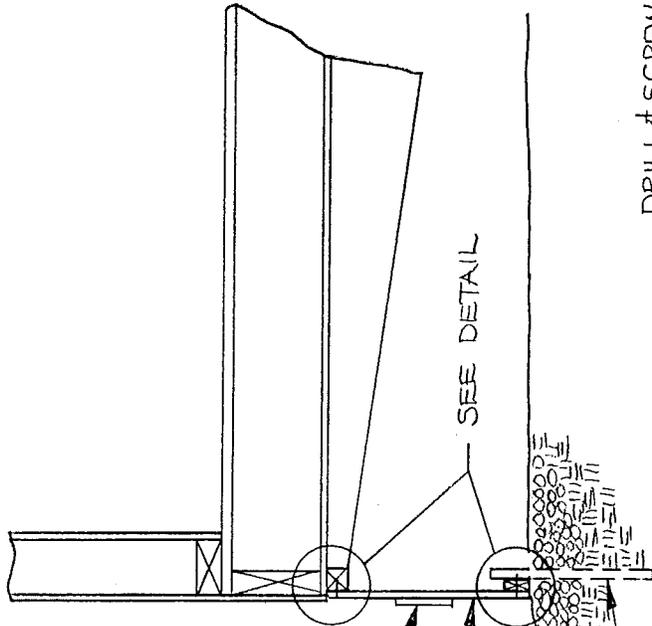
\* SEE NOTE

\* NOTE:

- (1) 8" x 16" SECTIONS REQ'D.
- (2) 2'-0" "

12" OR  
DESIRED HEIGHT

SKIRT DETAIL  
SCALE 1/2"=1'-0"



8" x 16" OPEN FOUNDATION VENT - (16)

SEE SKIRT SECTION DETAIL ABOVE

SLOPE AWAY FROM HOUSE

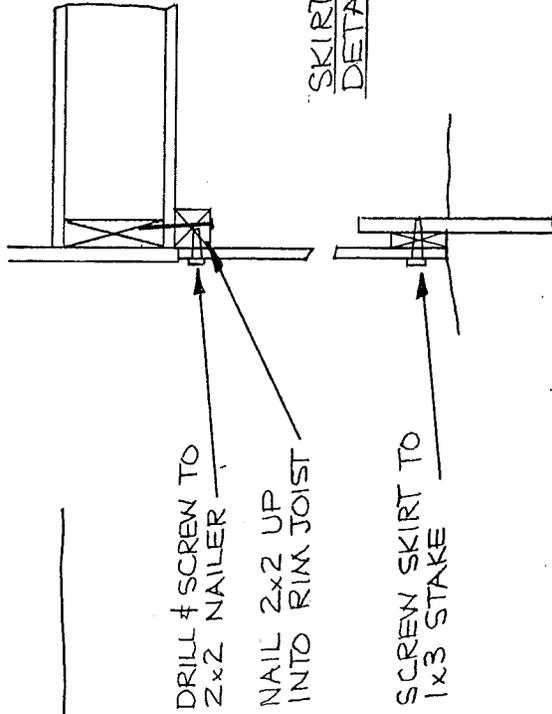
1x3 REDWOOD OR TREATED STAKE - 4' OC.

6" GRAVEL OR CRUSHED ROCK MUST BE INSTALLED TO ALLOW WATER RUN-OFF. IF THE GROUND FREEZES IT WILL CAUSE THE SKIRTING TO HEAVE

SECTION THRU SKIRTING  
SCALE 1"=1'-0"

SEE DETAIL

NOTE:  
(1) THIS SKIRTING SYSTEM CAN BE USED WITH FLOATING FOOTING OR WITH CONC. PIER.  
(2) COMMERCIALY AVAILABLE SKIRTING MAY ALSO BE USED IF IT IS PROPERLY VENTED.



DRILL & SCREW TO 2x4 NAILER

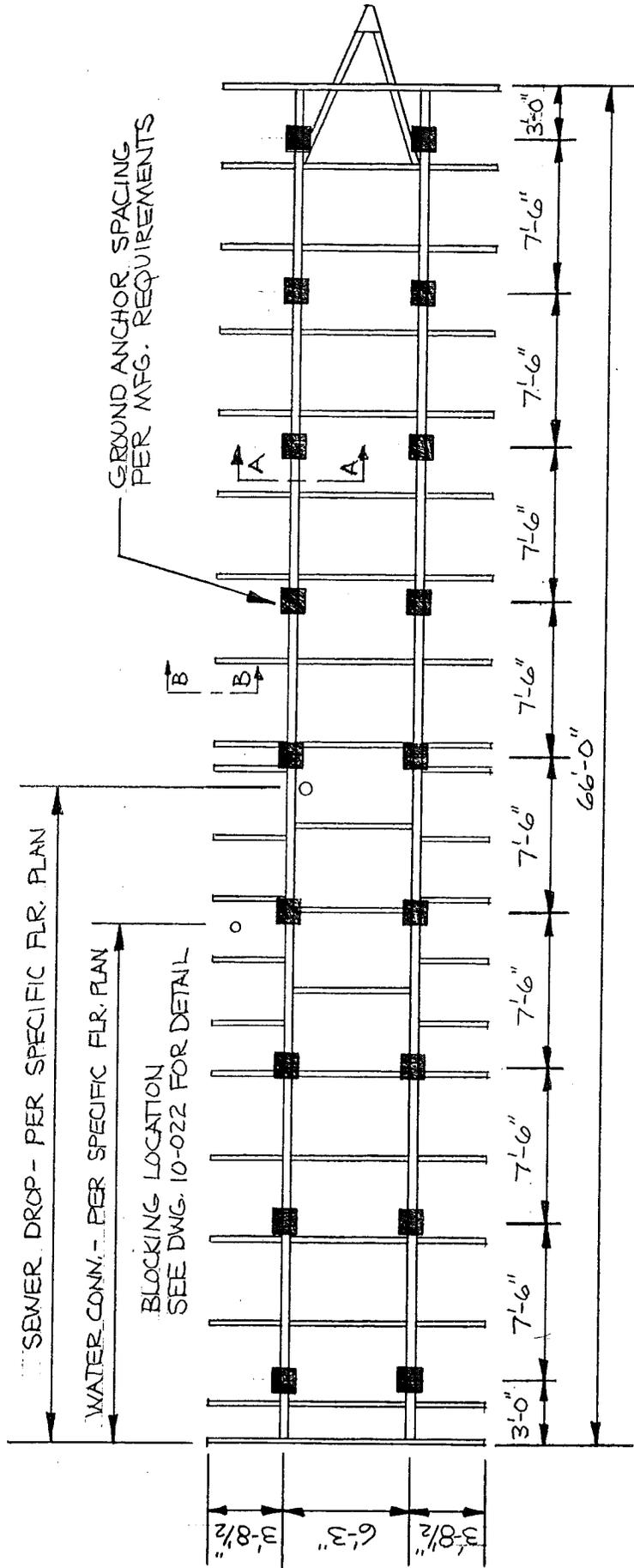
NAIL 2x2 UP INTO RIM JOIST

SCREW SKIRT TO 1x3 STAKE

SKIRTING FASTENING  
DETAIL

**WARNING:**  
YOUR HOUSE FLOOR IS WELL INSULATED & DESIGNED TO HAVE FREE VENTILATION BELOW. YOU ARE REQUIRED TO HAVE 86H SQ. IN. OF OPEN AREA. IF YOU DO NOT HAVE THIS AREA OR BLOCK IT OFF THIS WILL CAUSE CONDENSATION & FLOOR PROBLEMS.

SECTION B-B  
TYPICAL MOBILE HOME SKIRTING  
SCALE = AS NOTED G.O. 7/6/76  
REV. B 10-023



LOADING CALCULATIONS

HOUSE FRAME	22,000 lbs.
TOTAL UNIT	24,000 lbs.
LINE LOAD	51,240 lbs.
TOTAL	75,240 lbs.

FOOTING CALCULATIONS

EACH FOOTING	16" x 16"	= 1.8 #
1.8 # x 3000 #/ft.		= 5400 #/FT.
1/40 PLF x 7.5'		= 8550 #
8550 # ÷ 2		= 4275 #
4275 # < 5400 #		

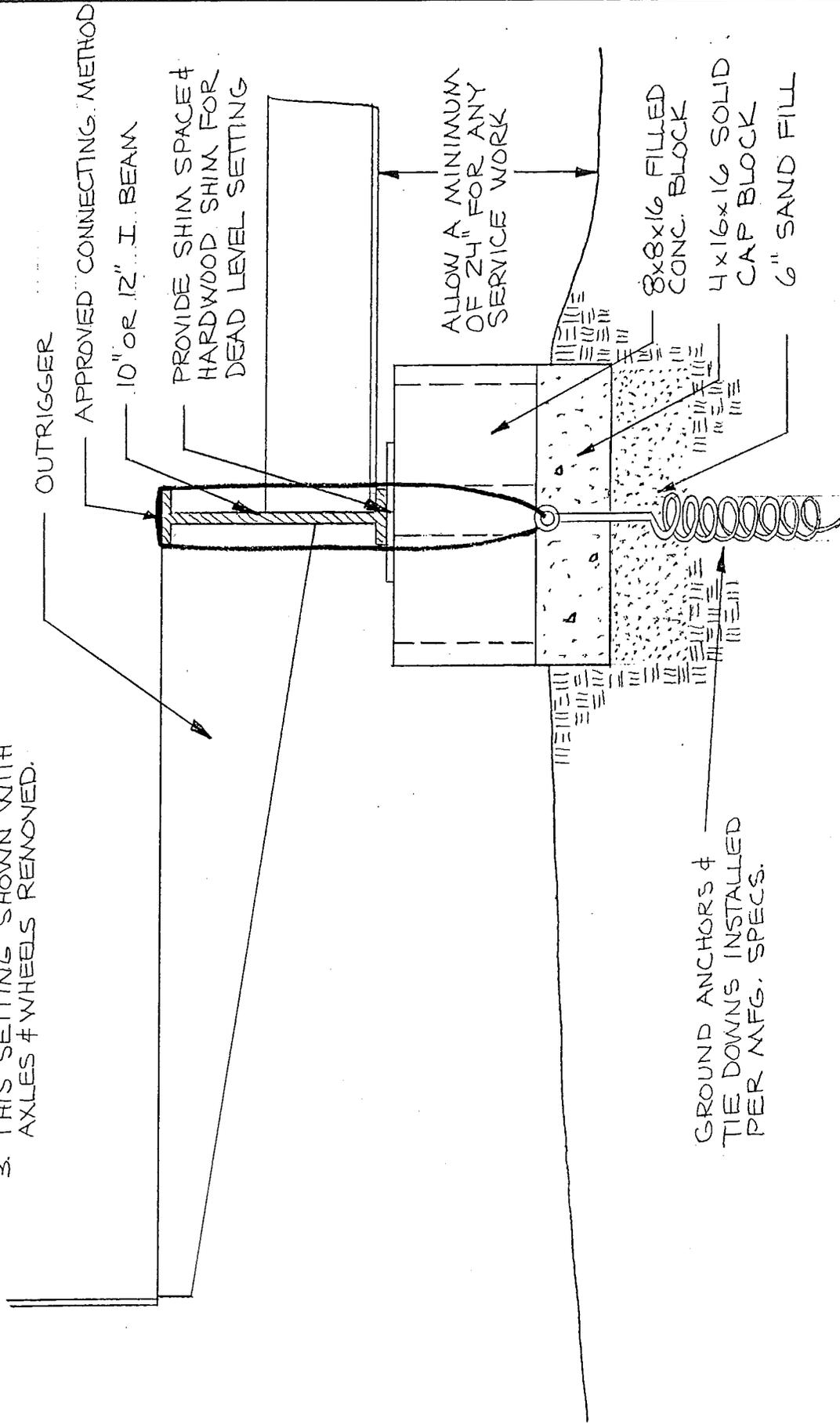
ASSUME BLOCKS 7.5' O.C.

NOTES  
THIS VIEW THRU FRAME  
WITH HOUSE REMOVED.

TYPICAL FLOATING FOOTING LAYOUT  
SINGLE MOBILE HOME  
 SCALE 1/8"=1'-0" G.O. 7/2/76  
 REV. C 10-021

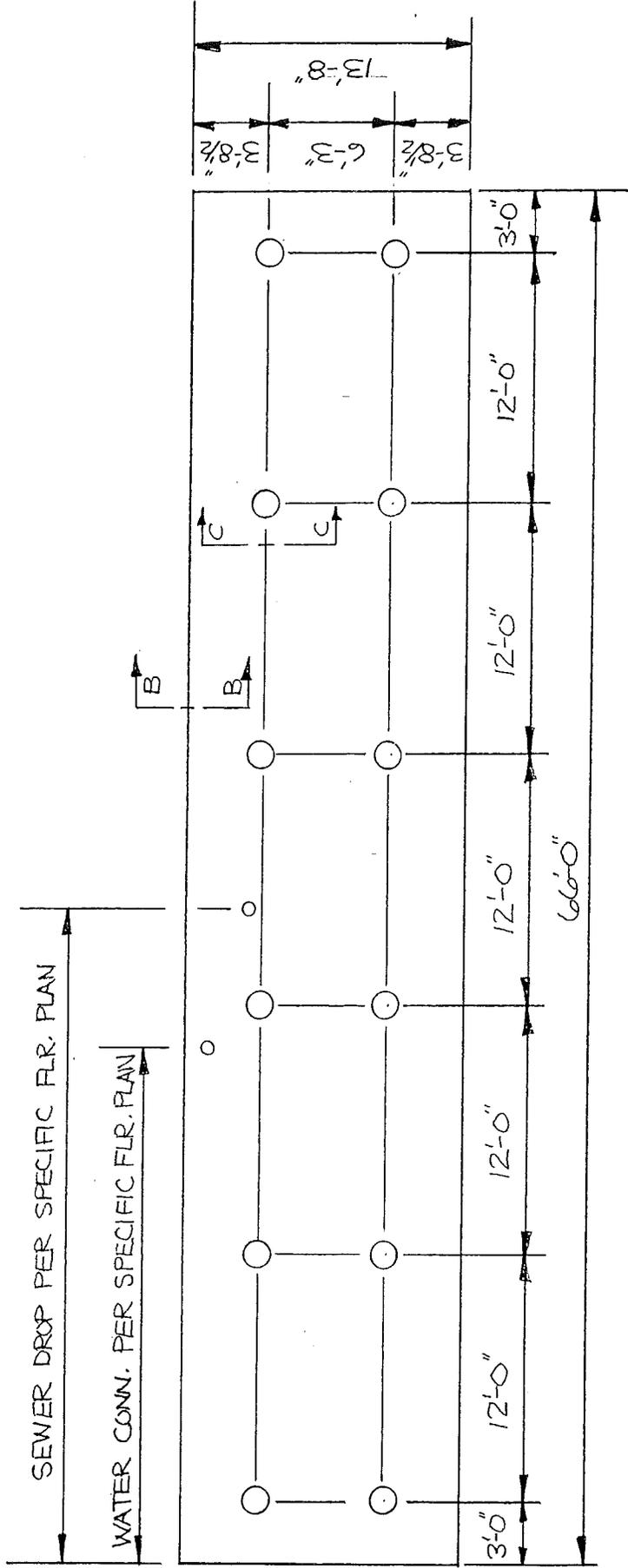
NOTE:

1. THIS SETTING SHOULD BE USED ONLY IN WELL-DRAINED SOIL.
2. DO NOT USE FOR PLUS ROOMS.
3. THIS SETTING SHOWN WITH AXLES & WHEELS REMOVED.



SECTION A-A  
TYPICAL FLOATING FOOTING  
MOBILE HOME

SCALE 1 1/2" = 1'-0" G.O. 7/2/76  
R.I. . C 10-022



LOADING CALCULATIONS

HOUSE	22,000 lbs.
FRAME	2,000 lbs.
TOTAL UNIT	24,000 lbs.
LIVE LOAD	51,240 lbs.
TOTAL	75,240 lbs.

FOOTING CALCULATIONS

EACH FOOTING - 22" DIA.	= 2.63 $\phi$
2.63 x 3000 #/ $\phi$	= 7890 #
1140 PLF x 12'	= 13680 #
13680 $\div$ 2	= 6840 #
6840 # < 7890 #	
ASSUME PIERS	12' O.C.

SINGLE MOBILE HOME  
 TYPICAL CONCRETE PIER LAYOUT

SCALE 1/8"=1'-0" G.O. 7/6/76  
 REV C 10-024

**HOMERA**  
INCORPORATED

TRACY INDUSTRIAL PARK

● TRACY, MINNESOTA 56175

● PHONE 507.629.3493

MANUFACTURER'S WARRANTY

Specification #10-076  
9/23/76 G.O. Rev. A

Appendix "B"

FULL ONE YEAR WARRANTY

SERIAL NO. \_\_\_\_\_ MODEL \_\_\_\_\_

Homera, Incorporated, Warrants to the consumer as follows:

That this mobile home is free from all defects and malfunctions, except those excluded below, for the period of ONE (1) YEAR commencing on the delivery date.

That Homera, Incorporated will supply all labor and parts necessary to remedy a warranted defect or malfunction in the mobile home within a reasonable time after receiving notice from the consumer.

ALL WARRANTIES SUBJECT TO THE FOLLOWING TERMS AND CONDITIONS:

1. Procedure for obtaining Warranty Service:
  - 1.1 Consumer must send or deliver, within the warranty period, written notice of the claimed defect or malfunction to the Dealer at his respective address stated below.
  - 1.2 Both the Manufacturer and the Dealer are authorized to perform Warranty service.
  - 1.3 Any defective or malfunctioning mobile home or warranted component part will be repaired within a reasonable time and without charge to the consumer.
2. This Warranty does not extend to any component parts not manufactured by Homera, Incorporated such as, but not limited to, furniture, appliances, furnace, water heater, floor coverings and accessories installed in said product which may be separately manufactured and warranted.
3. This Warranty shall only apply to damage resulting from defect or malfunction while in the possession of the consumer and not to damage resulting from alterations or unreasonable use including failure to provide reasonable and necessary maintenance, improper setting of home, or overloading during shipment.
4. This Warranty represents the entire Warranty of the mobile home manufacturer, and THE MANUFACTURER SHALL NOT BE LIABLE FOR ANY CLAIMS OR CONSEQUENTIAL DAMAGES BEYOND THE FACE OF THIS WARRANTY. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.
5. This Warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

DELIVERY DATE: \_\_\_\_\_, 197\_\_\_\_.

Homera, Incorporated \_\_\_\_\_

Tracy Industrial Park \_\_\_\_\_

Tracy, Minnesota 56175 \_\_\_\_\_  
(Manufacturer's Name & Address) (Dealer's Name and Address)

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PLANNING AND INSTALLATION INFORMATION

Setting of Singlewide & Doublewide Mobile  
Homes on Floating Footings or Concrete Piers

Specification #10-048  
7/2/76 G.O. Rev. B  
12/1/80 B.B. Rev. C

Appendix "C"

# HOMERA INCORPORATED

TRACY INDUSTRIAL PARK

● TRACY, MINNESOTA 56175

● PHONE 507.629.3493

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## Setting of a Singlewide and Doublewide Mobile Home / Floating Footing or Concrete Pier

Homera units are designed to be placed in mobile home parks or on private land. In either instance, the proper setting of the unit is very important. The following information is provided for your use in setting of your homes.

### Site Selection:

Listed below are some items you should keep in mind when selecting a site.

1. Lot fairly level with good drainage away from home.
2. Home placed in a direction that will expose the shortest side to NW wind.
3. Protection from summer afternoon sun.
4. Southern exposure for southwest summer breeze, winter sun for heat and clearing of deck of snow.
5. Deck and car parking on south side. For winter protection. Low winter sun will keep snow and ice melted from steps and parking area.

Refer to drawing #10-020 and #10-074 for a typical site layout showing the above items.

### Footing or Pier Layout:

There are two types of settings for a mobile home. Both types are adequate, but each should be evaluated by the following:

1. If the soil is sandy and well drained a floating footing can be used. However this type of footing will require leveling of the house from time to time. Usually in the spring after the frost is out of the ground.
2. In an area where the soil is loamy continuous clay it is our recommendation that a concrete pier be placed into the ground well below the frost line. This will keep the house from moving during cold weather because of frost heave. It is recommended that all doublewides be placed on pier-type installation because of possible differential heaving that can cause connection problems.

Refer to drawing #10-021 for a typical floating footing layout and drawing #10-024 for a typical concrete pier layout for a singlewide mobile home. Refer to drawing #10-025 for a concrete pier detail and drawing #10-022 for a floating footing detail.

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TRACY INDUSTRIAL PARK

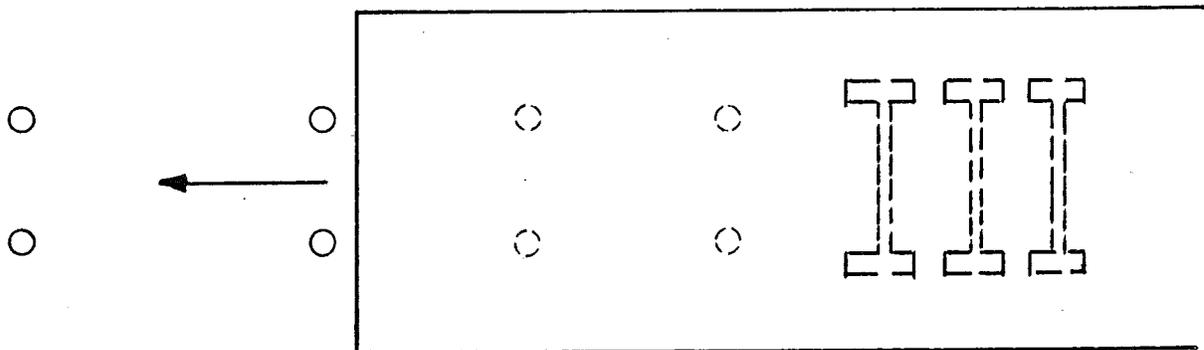
● TRACY, MINNESOTA 56175

● PHONE 507.629.3493

Page 2

## Installation:

The home is normally backed into the site with the wheels straddling the footings or piers. See sketch below:



Once the house is in position it is jacked up and blocked so that the axles and wheels can be removed. Wheels should be removed before axles are dropped from frame. Remove the axles and drag them out from under the house one at a time. The house is then lowered onto the footings or piers. Since it is very difficult to set footings or piers level in relation to each other it is recommended that a small space be left for shimming to assure a dead level position. The only way to assure the level position is to check the floor with a water level or transit. This instrument is commercially available and is much superior to a carpenter's level. After the house is set the hitch can be removed.

Note: During manufacturing the waste lines are pre-pitched. Therefore it is important that the house be set level to assure proper drainage through the lines and proper alignment of windows and doors.

## Skirting:

It is important that your home be skirted in some way. This keeps rodents, animals, rain and snow from blowing under your house. One important point to remember when skirting your home is that it must be vented. This will keep condensation in the crawl space to a minimum.

Refer to drawing #10-023 for a typical mobile home skirting detail.

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## Anchoring:

Ground anchors and tie downs are not required if the house is set on permanent concrete pier and held in position with 1/2 inch bolt or welded re-rod.

Anchoring equipment for piers and/or blocks should be capable of resisting a minimum working load of 3,150 pounds and should be capable of withstanding a 50% overload without failure of either the anchoring equipment or the attachment point on the mobile home.

See detail #10-021 for blocking and anchoring information.

## Doublewide Installation:

Refer to drawing #10-073 for a typical floating footing layout and drawing #10-069 for a typical concrete pier layout. Refer to drawing #10-022 for a floating footing detail and drawing #10-025 for a concrete pier detail.

## Installation:

Back the first half into position over the footings or piers. Remove the plastic from the side of the unit and cut the 5" holes through the rim joist for the heat duct connection. Jack up the unit and block so that the axles can be removed. Remove the axles and wheels and drag them out from under the house one at a time. Wheels should be removed before axles are dropped. This half of the unit can now be lowered onto the footings or piers. Remove the plastic from the second half and cut the pre-marked 5" holes through the rim joist for the heat duct connection. Back the unit into position as close as possible to the first half over the footings or piers. This unit can now have the axles removed with the same procedure as the first half and then lowered onto the footings or piers. When the second half is lowered there must be a 6" space left between the units to make the heat duct connection and also to feed the electrical wires between the two units into the junction boxes in the closet or pantry. Once this is done slide the second half to the first half and bolt six places through the floor. Since it is difficult to set footings or piers level in relation to each other it is recommended that a small space be left for shimming to assure a dead level position. Once the unit has been leveled, install the two 12' vertical battens on the ends. Next the top ridge is secured by toe nailing at the rafter connection and the boston ridge can be put on the roof. You are now ready to work inside of the unit. The electrical wires can be connected in the junction boxes and the VM 104 inside corner trim can now be installed at the openings between the two units. Remove the two detachable hitches.

Refer to Page 2 of this spec. for skirting of your unit.

Each mobile home will be fitted with the proper size electrical panel. Below is listed the size of electrical panel and the conductor for the individual panels:

- A. 200 AMP uses a 2" emt conduit
- B. 150 AMP uses a 1-1/2" emt conduit
- C. 100 AMP uses a 1-1/2" emt conduit
- D. 50 AMP - the power cord is shipped loose and uses a 1-1/2" emt conduit.

A certified electrician shall install the junction box and he shall make sure that it is large enough to adequately handle the wires that go into it.

# HOMERA

THE COMPLETE FAMILY HOUSING SYSTEM

TRACY, MINNESOTA 56175 507-629-3493

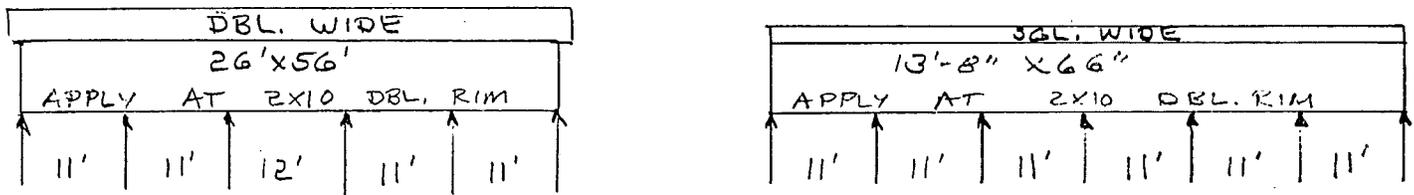
Typical instructions for mobile home frame removal on a crawlspace.

## 1. Installation instructions (Roll-on application):

Back the halves into position parallel to the foundation, separately or in conjunction with each other. The locating of the home shall be in such a manner that unreasonable racking and stress to the home is prevented. Support each half and detach shipping frames. The points of load for roll-on are as illustrated in Figure 1.1 below and are required for assurance of safe load limitation with regard to set-up of unit.

Remove shipping protection such as the plastic which covers the mating walls, however, do not remove any stress or structural bracing until home is on the foundation. Jack each half as per height required and install loading beams into load positions. Roll halves separately into position over the foundation; jack and remove beams and lower each half into position. Be sure center support walls are in position and adjusted to assume the load. Before removing the jacks be sure all doorways, bolt holes, and exterior walls line up. Install and secure bolts at center beam and metal strap plates at archways. Check to be sure level is obtained and assume sill plate tie-in. If slight adjustments are required be careful that the home and foundation do not incur severe stress points.

Figure 1.1 -



## 2. Installation instructions (Crane lift application):

Back the halves into position parallel to the foundation, separately or in conjunction with each other. The location of the home shall be in such a manner that unreasonable racking and stress to the home is prevented. Support each half and detach shipping frames. For location of points for lifting contact manufacturer. Remove shipping materials such as plastic covering on mating walls, however, do not (important), repeat, do not remove any stress or structural bracing on any part of the home until the home is on the foundation. Lift at manufacturers suggested points and set each half separately into position on foundation. Be sure center support walls are in position and adjusted to assume the load. Before removing cables or slings be sure all

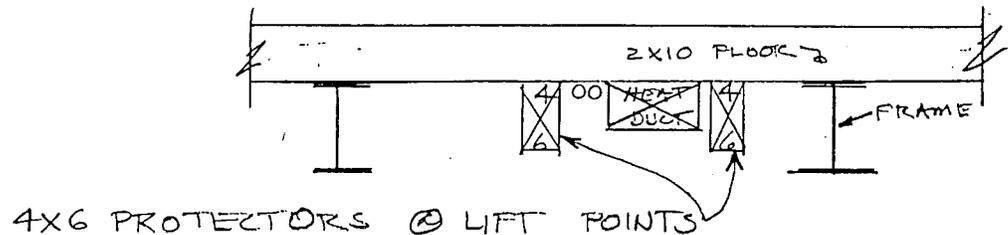
# HOMERA

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doorways, bolt holes, and exterior walls line up. Install and secure bolts at center beam and metal strap plates at archways. Check to be sure level is obtained and assume sill plate tie-in. If slight adjustments are required be careful that the home and foundation do not incur severe stress points. Also protect piping and heat ducts when lifting as shown in Figure 2.1.

Figure 2.1 -



### 3. Connection:

After anchoring and structural connections are complete apply the ridge shingles and continuous ridge vent to peak of roof as per manufacturers specifications and be sure to seal with roof cement supplied by HOMERA, Inc. On all standard models trim boards are supplied for the connection of halves and should be sealed with caulk to make them weather resistant upon installation. The homes electrical junction boxes are located in an accessible area either in the ceiling or intermediate floor joist area in the floor close to the matting walls.

### 4. Foundation:

- A. All footings should extend a minimum of 6 inches into undisturbed soil.
- B. All footings should extend below frost line.
- C. Foundation walls must be at least minimum wall thickness as per governing code regulations.
- D. Foundation below grade should be constructed to be waterproof.
- E. Anchor bolts should be a minimum of 1/2 inch diameter and spaced 6 feet on center maximum.
- F. Bracing should be installed and remain in position until home is set and level and all backfilling and site work has been completed.

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## 5. Relocation of home:

Contact HOMERA, Inc., to gain all information about frame size and connections back on frame.

## 6. Final checklist:

- A. Remove shingle wind resistors and fill nail holes with shingle cement.
- B. Make sure caulking has been applied on all job-site connection points.
- C. Make sure all bolted connectors and all flat metal connectors are securely fastened.
- D. Make sure no damage has been done to piping or heat runs during setting of home.
- E. Make sure all electrical wiring and/or stereo and door bell wiring is connected at junction boxes.
- F. Check for water and waste water leaks.
- G. Check gypsum board seams for cracking.
- H. Check list for back ordered items from HOMERA, Inc.

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INCORPORATED

TRACY INDUSTRIAL PARK

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OWNER'S GUIDE TO  
MAINTENANCE, OPERATION & REPAIR

Specification #10-077  
9/23/76 G.O. Rev. A

Appendix "D"

## PREFACE

We congratulate you on your recent selection of your new home.

This Operation and Maintenance Guide written with the express purpose of assisting you in the important role of preventative maintenance.

We at Homera felt that the customer in purchasing our type of home is interested in a home and not a trailer house. Because of this philosophy Homera homes are designed, constructed and will offer the same enjoyment that can be realized from a conventional house. We use natural materials such as wood siding and house type exterior materials, our windows are wood instead of metal. These materials are used because they make a better, warmer, quieter, more eye pleasing home.

For you as an owner to enjoy these materials to the fullest extent you must maintain them as you would on any fine custom made home.

The investment you have made with this purchase would seem to warrant your continuing interest and pride of ownership towards a program of good preventative maintenance and care to insure the desired performance and long life of your home.

Thank you for selecting Homera as the builder of your home, and best wishes for many years of enjoyment in ownership of your own home.

## 1. APPLIANCES

### 1.1 Ranges:

The gas cooking range as supplied from the factory is equipped with orifices to burn natural gas. If liquified petroleum gas is to be used, make certain a qualified gas man changes the orifices to accommodate this type of fuel. With either type fuel, an authorized gas man should make the connections and adjustments to insure proper and safe operation.

The range manufacturer supplies a manual covering operation procedures and care. Read it carefully. Adjustments should only be made by qualified gas man.

Before moving your home shut off the gas valve from the outside hook up.

Electric ranges require 220 Volt power supply. No adjustments are normally required. The electrical system should be properly grounded and fused. Study care and maintenance procedures from manual supplied.

### 1.2 Refrigerators:

The refrigerator used in your home is the same as used in conventional homes and the same care and maintenance would apply. Read manufacturers operating instructions.

### 1.3 Washers/Dryers: Disposals/Dishwashers:

These appliances are covered by a manual supplied with the particular item. Be sure all appliances are properly grounded and fused.

### 1.4 Air Conditioning:

Operating and installation instructions for air conditioners are furnished by the air conditioning manufacturer.

For proper operation of the air conditioner the return air filter must be kept clean.

For a thorough cleaning hot water and a detergent should be used. Usually all that is necessary, however, is for the filter to be flushed with water from a hose or tap.

Air conditioning equipment should be properly fused and grounded according to the manufacturer's recommendations.

#### 1.5 Appliance Warranties:

All appliances are warranted by the manufacturer of the individual item and any requests for service should be made directly to the appropriate firm. Be specific, clearly state the problem, model and serial number and date of purchase. Put your warranty into effect - Mail all cards NOW!

## 2. UTILITIES

### 2.1 Heating System:

Your home may be equipped with:

- a. Forced air oil furnace
- b. Forced air gas furnace - natural or L.P.
- c. Forced air electric furnace
- d. Radiant electric baseboard units

Read manufacturer's operating instructions.

### 2.2 Forced Air Systems:

All models are provided with the furnace located in a furnace room, distributing forced warm air through an insulated duct below the floor to the perimeter of the house. A cold air return is also located in the floor to assure proper circulation in the home.

To supply the required volume of return air, a series of registers are installed in the home. These openings are carefully calculated to balance the volume output of the furnace and should never be blocked in any manner. The door to the furnace room must remain closed and the return air opening in front or on top of the furnace must not be blocked. Output from registers can be adjusted by a screw on the register damper.

The furnace pulls in a certain amount of combustion air from the outside. Outside air is needed to provide a constant supply of oxygen to the burner in the furnace and also is helpful in reducing moisture condensation inside your home.

Under no conditions should the combustion air intake on the furnace be blocked or obstructed.

## 2.4 Water Systems:

Important Note: The water system in your home has been designed for 80 P.S.I. If your home is going into an area with pressure higher than that a reducing valve must be installed.

The incoming water supply should be protected from freezing from a point well below the frost-line to the base of the water heater. A thermostatically controlled heat tape is usually used for this purpose. The heat tape should be checked each fall prior to cold weather. An outlet for this heat tape is located in the water heater room. If you expect to be away from your home for an extended period, the water supply should be shut off and all lines, inside drained and blown out with air pressure.

## 2.5 Water Heaters:

The water heater installed in your home is a 30 gallon electric or gas (natural or L.P.) The electric heater is a 220 Volt 60 Hz double element heater. Make certain the switch to the heater is in the off position when the tank is empty. Gas water heaters are always vented to the outside. Avoid any blockage of the vents.

Read service manual supplied. If service is required, check with your dealer.

## 2.6 Drainage System:

The interior drainage system in your home is made up of ABS plastic drain pipe, fittings and vents in conformity with ASA Standards 119.1.

Of particular importance, the systems traps must be protected from freeze-ups if you expect to shut down the furnace for any reason or in the instance of preparing for storage for extended periods.

The only anti-freeze solutions satisfactory for plastic pipe are:

1. 60% by weight of glycerol. Protects to -28.5 F. Mix glycerol and water at 74 F. Use undiluted.
2. 22% by weight of magnesium chloride in water. Protects to -27 F. Use undiluted.
3. Plastic Pipe Anti-Freeze. Ready to use. Protects to -30 F. Check with your dealer.

## 2.6 Sewage Drain:

With most models, all drain lines converge to a single outlet. This outlet should be connected to the septic tank or sewer system by plastic pipe fittings of the same or similar material. Obviously, the sewer drain line should be as short as possible with a sharp drop to avoid freezing. Insulating the drain pipe is recommended.

## 2.7 Electric System:

The electrical system as installed in your home conforms to requirements of ASA Standards 119.1. This comprises to 110/220 Volt multiple circuit system. A low voltage power supply can mean loss of efficiency in operation of your appliances and severe damage to electric motors. The home should be grounded through the approved connector at the entrance panel. Do not attempt to make electrical repairs yourself. Ask your dealer for advice.

# 3. MAINTENANCE

## 3.1 Exterior Maintenance:

The exterior wall surface of your home is high quality pre-finished masonite or natural wood paneling with factory applied Olympic stain. With proper care and maintenance, the beauty and appearance of your home can be a source of pride for many years with very little effort on the part of the owner.

The exterior surfaces should receive the same type of care you give the finish of any house. Periodic cleaning is suggested and can be accomplished by washing with a garden hose. If the surface does not rinse clean it may be necessary to use a mild detergent or any standard auto washing preparation. Normal sunlight and water will cause color to leach from the stained paneling. Restaining of the natural wood siding, trim and fascia can be accomplished by using an Olympic stain of the appropriate color. Semi-transparent on siding, solid base on other trim areas - in some cases a standard high grade oil base paint can be used. Consult your local paint dealer for application details.

## 3.2 Doors and Windows:

The maintenance of doors and windows should be treat-

ed in the same manner as those in a conventional dwelling. The hinges and locks should be lightly oiled once a year. Provision is made on the inside front cover for a record of the door key numbers, should it become necessary to order duplicates.

### 3.3 Roofs:

Most homes use a fabricated galvanized steel roof, lapped over at the sides and ends. We recommend the roof be inspected twice each year. Remove accumulated dirt and debris. Wash down with detergent solution and flush with clean water. The roof should receive a coating of good quality aluminum roof paint every two years. Your dealer will usually have this item in stock. Under severe temperature circumstances or in seaboard areas, it would be advisable to apply the coating once a year. Special attention should be noted at the roof seams, vents, stacks and mouldings. Do not walk directly on the roof. Stand on boards or planks.

### 3.4 Frames:

Protect the frame from rusting by applying a rust-inhibiting paint such as Rustoleum with a special attention to the exposed A frame portion.

### 3.5 Interior Maintenance:

#### Floors:

The vinyl floors require very little maintenance. Remove loose dirt. When necessary, wash with water and mild soap. Do not use excessive amounts of water. Usually a damp cloth will remove surface soil. Periodic waxing adds additional luster and life to the surface and some degree of extra protection.

The carpeting is the same as used in conventional home. Maintenance and care is substantially the regular cleaning methods you would use on any carpet.

### 3.6 Walls:

Plywood paneling requires the same care as furniture. Avoid cleaning with harsh detergents or abrasives. Wax frequently to preserve and protect the beauty.

Vinyl paneling and vinyl covered sheetrock may be cleaned with denatured alcohol or mild detergents.

### 3.7 Combating Condensation:

The housing industry, in a search for a more completely weather-tight and fuel saving home, has offered the building trades and manufacturers a number of improvements. The improvements have been largely through the use of storm windows and various types of insulation using a vapor barrier. However, in solving the problem of effective insulation they have created another condition...that of condensation.

It is a well known fact that moisture inside a home is constantly seeking the dryer air outside. Since it is impossible to penetrate through the vapor barrier, it condenses either on the interior panels or between the walls, where it saturates the insulation in cases where no vapor barrier is used. Many cases of advanced condensation have been mistaken for a leak. These conditions are not peculiar but are only more pronounced because of the smaller area and the fact that all bathing, laundry, cooking, etc., takes place in one confined area.

The only immediate solution is to provide an outlet for the moisture either by using ventilators or opening windows. In the majority of cases this is not being done. Not being aware of the fact that fresh air heats better than stale air, home owners are reluctant to ventilate...even to the extent of not using the power ventilator for the range or bathroom fan.

A national manufacturer conducted the following test.

"We conducted some tests, hoping to shed some light on this subject...We used a 35' model and heated it to 72 degrees inside temperature, while the outside temperature was 15 degrees. All windows and ventilators were closed. In approximately two hours all walls and ceilings were steamed over. To even further simulate normal living conditions, a pan of boiling water was placed on the cook stove. Needless to say, water was rolling off walls settling in pools on the floor. We then turned on the power vent and opened several windows. ...slightly...about enough to slip a piece of paper through. In several hours all condensation had disappeared."

The actual tests were much more thorough than described but the results end up the same...proper ventilation appears to be the only present answer to the condensation problem.

We believe if home owners are presented with these findings it will appreciably reduce their condensation problems.

Having built your home in the best possible way to comfortably accommodate you and your family, it is hereby expressly emphasized, condensation and its control is something only you can regulate and we assume no liability for the resultant lack of control.

All Homera units are equipped with exhaust range hoods and an exhaust fan in the laundry room. During extreme low temperature conditions these fans should be periodically run to exhaust humid stale house air.

#### 4. TRANSPORTATION AND PARKING

In the event of moving your home to a new location, careful attention should be directed to packing procedures before the transporting tow truck arrives.

- a. Pack dishes and glassware, wrapped in newspaper, in a carton.
- b. Pack all loose items, pictures, lamps, ceiling fixture globes, etc., separately wrapped, in cartons.
- c. Tape shut all doors and drawers to prevent unnecessary swinging or sliding.
- d. Distribute the load generally in the area of the undercarriage. Do not overload. Heavy, bulky items such as oil drums, steps, cement blocks, etc., should not be loaded into your home.
- e. Disconnect utilities.
- f. Inspect undercarriage, brakes, wheels and tires. Repack hub bearings, if necessary. Grease springs and spring shackle connections. Tighten U bolts and wheel lugs.
- g. Remove frame blocking, chock the wheels.

#### 5. ADDITIONAL INFORMATION

- 5.1 The following items must be read and compiled to by you, the owner. If these items are not properly maintained it can cause serious problems to you and your home.

- a. Clothes dryers MUST be vented outside the skirting.
- b. Skirting MUST be vented with at least 864 sq. in. of free air registers. These registers must not be closed or covered at any time. The floor is double insulated to compensate for any heat loss.
- c. Do not block the return airway beside the furnace.
- d. Repairs where holes are cut into the underside of the home must be tightly sealed to maintain an effective return air system.
- e. Homera is constructed while setting on a jig that sets dead level. If your home should develop problems such as out of square windows, doors that don't fit, or your roof develops a rumble in the wind, re-check the home to make sure it is level. This mobile home will not work properly unless it is level.

**HOMERA**  
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CONSUMER INSURANCE INFORMATION

Specification #10-078  
9/23/76 G.O. Rev. A

## WHAT TO LOOK FOR WHEN YOU BUY MOBILE HOME INSURANCE

Your mobile home insurance can do several jobs for you. It can pay you for certain kinds of damages to your property. It can protect you from lawsuits when someone is injured while on your property and pay damages if you are found liable. It can pay off your mobile home loan if you should die. And, it can make monthly payments on your installment loan if you become unable to work.

Basically, it can provide financial protection for you in some or all of these situations. The first coverage mentioned is called Comprehensive Physical Damage; the second, Liability; the third, Credit Life; and the fourth, Credit Accident and Health Insurance. A review of each coverage follows which explains the benefits received by you, the mobile home owner, when you purchase these insurance coverages.

### COMPREHENSIVE PHYSICAL DAMAGE

This type of insurance pays you for certain kinds of damages to your property. Comprehensive Physical Damage insurance should cover your mobile home from just about any direct, sudden or accidental loss, except on-the-road collision or upset. It should cover you for almost every hazard you can think of: fire, flood, theft of your mobile home, earthquake, windstorm, landslide and lightning. It should also cover damage from accidental spillage of ink, paint, chemicals, dye, and damage caused by shoe polish, faulty thermostatic controls and heater oil overflow.

Comprehensive Physical Damage insurance should automatically include the following insurance protection at no additional charge.

#### 1. COMPREHENSIVE ADJACENT STRUCTURE COVERAGE

Awnings, steps, utility sheds, carports, cabanas, porches, skirting and air conditioning units are often considered adjacent structures to your mobile home or premises and should be covered from loss or damage up to the amount stated on your policy.

#### 2. COMPREHENSIVE PERSONAL EFFECTS COVERAGE

Clothing, dishes, tools, linens, sporting goods, cooking utensils, radios, TV's record players, and your other personal possessions should be protected from damage or destruction -- both inside and outside your mobile home up to the amount stated in your policy.

Robbery and Burglary Coverage should be included under Personal Effects Coverage. This includes protection against robbery and burglary of personal effects, even when they're not in your home.

Special Valuable Items Coverage should be included under Personal Effect Coverage. Stamp or coin collections, jewelry, art, antiques, heirlooms, cameras, golf equipment, musical instruments, guns and furs should be protected under this form of insurance, up to the limit specified in the policy.

#### ADDITIONAL COVERAGES UNDER COMPREHENSIVE PHYSICAL DAMAGE

Under your mobile home Comprehensive Physical Damage policy, you should have available and consider the following special additional coverages designed specifically for the mobile home owner.

- a. Additional Living Expense Coverage
  - Provides expense money, up to certain limits and time periods, for your cost of living when you can't live in your mobile home because of an insured loss.
- b. Credit Card and Depositor's Forgery Coverage
  - For losses from unauthorized use if your credit cards are lost or stolen.
- c. Debris Removal Coverage
  - Provides for the expense of hauling away debris from your insured property as a result of an insured loss.
- d. Emergency Removal Coverage
  - Provides for the cost of removing your home to safety and back if there is the threat of loss from an insured peril.
- e. Fire Department Service Coverage
  - Provides payment up to specified amounts if there is a charge for fire department service calls.
- f. Radio and Television Antenna Coverage
  - Provides payment for loss or damage to outside radio or television antennas on your mobile home.
- g. Trees, Shrubs, Plants, and Lawn Coverage
  - Provides payment up to specified amounts if fire, lightning, explosion, earthquake, landslide, riot, civil commotion, vandalism, or malicious mischief destroys or damages your trees, shrubs, plants and lawn.

h. Tie-Dow Equipment

--Pays for damage or replacement to your mobile home tie-down anchoring systems, except for rust, corrosion or faulty installation.

OPTIONAL COVERAGES

The following optional coverages can be added to your Comprehensive Physical Damage mobile home policy for an additional premium.

a. Trip Coverage

--Your Comprehensive Mobile Home Coverage ends when you hitch up your home to move. Trip Coverage takes over then, by providing protection against direct, sudden and accidental loss or damage while your mobile home is being moved. This coverage ususally has a deductible and ends when your mobile home is unhitched from the transporting vehicle.

b. Natural Disaster Protection

--This coverage actually increases the amount of your Comprehensive Mobile Home Coverage in order to pay off your loan. It pays to your creditor either the actual cash value of your mobile home or the outstanding principal balance of the loan, if it is destroyed by windstorm, flood, earthquake, landslide or hail.

LIABILITY INSURANCE

This type of insurance pays damages you owe from lawsuits when anyone is injured while on your property and you are found liable. Basically, Personal Liability insurance should cover you against accidents that happen to somebody else, but that you are legally responsible for.

You, the mobile home owner, select the maximum limits of Personal Liability Coverage when you buy your insurance. Up to \$50,000 is available in most states.

LIABILITY INSURANCE COVERAGES

If the Court holds you or any member of your family liable for personal injury or damage, your Personal Liability Coverage should pay for:

- a. Court cost, court bond premiums, attorney fees and any interest on appealed judgments.
- b. Necessary first aid costs and emergency medical expenses incurred at the time of the accident.
- c. Your out-of-pocket expenses incurred in fighting the claim if the insurance company asks that you fight it.
- d. Lost wages when it is necessary for you to aid the insurance company in an investigation or defense of any suit or claim.
- e. The full amount of the judgment against you up to the limits you determined when you took out the policy.
- f. Medical Payments Coverage for medical, surgical, X-ray, dental, ambulance, hospital, professional nursing and funeral expenses.

#### CREDIT LIFE INSURANCE

Credit Life Insurance is a special policy that pays off your mobile home loan if you should die, except by suicide. When you have Credit Life Insurance, your spouse and family can use other life insurance in the way it was originally planned.

Credit Life Insurance is not a substitute for a sound personal life insurance program. It's a complement to it. Basically, Credit Life Insurance is a form of low cost life insurance designed to help keep pace with a mobile home owner's financial obligations.

#### CREDIT ACCIDENT AND HEALTH INSURANCE

If you have an installment loan on your mobile home, the purchase of Credit Accident and Health Insurance gives you additional security. Your Credit Accident and Health Insurance makes the monthly payments on your installment loan if you become unable to work because of accident or extended illness -- up to the policy limits you purchase. Usually there is a minimum amount of time you must be unable to work before you become eligible to collect these insurance benefits.

#### WHAT TO LOOK FOR WHEN YOU BUY MOBILE HOME INSURANCE

There are several factors to keep in mind when you select the proper insurance protection for your mobile home. The coverage received for the money paid is obviously your most important consideration. However, there are other important considerations which should influence your decision as well. They are as follows:

- a. An insurance policy which is specifically designed for mobile homes. A policy which offers Comprehensive Coverage and insures your mobile home for just about any direct, sudden or accidental loss.
- b. An insurance company who specializes in mobile home insurance. A most important area for the mobile home owner to consider is specialized mobile home claims handling.
- c. Ease of payment. Many mobile home owners find it convenient to have their insurance premium included in their monthly payment, rather than paying the entire amount at one time. However, if you are able to pay the entire amount at once, that is your right.
- d. Guaranteed renewal. This is an important consideration because you obviously need your insurance protection year after year.
- e. The agent who sells you the mobile home insurance should fully understand mobile homes and the insurance needs of mobile home owners.

WHAT ARE THE THINGS THAT INFLUENCE YOUR INSURANCE RATES?

Insurance rates are determined by many different factors. Ten major factors are listed below in the form of questions. These are some of the questions that the insurance company asks before deciding on a rate.

- a. What is the value of your mobile home?
- b. Is your mobile home located in a park, or on private property? Near a city or in a remote location?
- c. Do you have accessories or adjacent structures on your home or property included in your insurance coverage?
- d. Do you live in an area of the country where there is a high risk of wind, hail, flood, tornado or hurricane weather?
- e. Did you purchase your mobile home new or used?
- f. Is your mobile home tied-down to prevent wind damage?
- h. What is the frequency of fire in your locale?
- i. How well built is your mobile home? Is it safely constructed?
- j. Did you select a deductible on your insurance policy?
- k. What coverages and limits of coverage did you select?

**HOMERA**  
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CONSUMER REGISTRATION

Specification #10-079  
9/30/76 G.O. Rev. A

CONSUMER REGISTRATION:

Per Section 3282.211 of the federal rules and regulations the manufacturer is required to supply mobile home purchasers with (3) registration cards. The (3) cards are stapled together and they are in the Important Papers Envelope with your home. The following statement is attached to the cards:

"Keep this booklet with your mobile home. Title VI of the Housing and Community Development Act of 1974 provides you with protection against certain construction and safety hazards in your mobile home. To help assure your protection, the manufacturer of your mobile home needs the information which these cards, when completed and mailed, will supply. If you bought your home from a dealer, please be sure that your dealer has completed and mailed a card for you. If you acquired your home from someone who is not a dealer, you should promptly fill out and send a card to the manufacturer. It is important that you keep this booklet and give it to any person who buys the mobile home from you."

It is your responsibility, as the owner of the mobile home, to make sure the dealer you purchased your home from sends in the card.