As the old saying goes, “all good things must come to an end”, therefore, this will be my last article for the magazine. I want to thank all the members of the Federation including all the fine people that have served on the FMO board.

We have accomplished many things in the time I served as your president. We were successful in halting the proposed 7% sales tax on our rent. We took on Citizens Insurance and were able to get our attachments put back on our policies. Also, our attachments are no longer taxed. One of the biggest things we were able to accomplish was to win the case on passing along your prospectus to a future buyer. Many of these things went unnoticed, as they were proposals that died in committee. However, if we didn’t have our lobbyist Nancy Black Stewart looking out for us, many detrimental bills would have become laws. There were many other items too numerous to point out, but the FMO did well in these areas.

As always, we need to continue recruiting more members. This could be the determining factor on how long the FMO will be able to survive. We need to reach out to the residents in our communities and let them know just how important the FMO is to their future as a manufactured/mobile home owner. We have to stress to them that if not for the FMO and the passing of FS Chapter 723 in 1984, homeowners would still fall under FS Chapter 83, The Landlord-Tenant act, which didn’t offer manufactured/mobile home owners any protection.

As I close on my last article, I unfortunately have some very sad news to report. JC Dansereau, former FMO Board member and past District 12 President, passed away October 27. He was a lifetime member and lived in the Ft. Lauderdale area as well as Montreal. JC did a lot for the FMO over the years. He was the first person I worked with in the FMO. Please remember JC in your prayers.

Thank you all for the opportunity to serve you.
# DISTRICT CONTACTS

## SECTION I - DISTRICTS 2, 10

**District 2** (Pinellas County)  
**Herbert Bush** - President  
Phone: (727) 216-3158  
E-mail: herbdarlenebush@aol.com

**District 10** (Hillsborough)  
**Robert Redhouse** - President  
Phone: (813) 645-8636  
E-mail: bobredhouse@msn.com

## SECTION III - DISTRICTS 14, 16

**District 14**  
(Volusia, Flagler, Duval, St. Johns, Santa Rosa)  
**John Hoyt** - President  
Phone: (386) 322-7184  
E-mail: hoytjohnf@hotmail.com

**District 16** (Seminole, Orange, Osceola)  
**Frederick Berry** - President  
Phone: (407) 572-4591  
E-mail: fredfmo16vp@yahoo.com

## SECTION V - DISTRICTS 1, 6

**District 1** (Polk)  
**David Carr** - President  
Phone: (863) 816-6925  
E-mail: dwcarr@rogers.com

**District 6** (De Soto, Glades, Hardee, Highlands)  
**Blanche Chafe** - Vice President  
Phone: (863) 314-9943  
E-mail: tishfl@embarqmail.com

## SECTION VII - DISTRICTS 4, 9

**District 4** (Indian River, St. Lucie, Okeechobee, Martin)  
**James Newman** - Section Director  
Phone: (772) 567-7116  
E-mail: jimnewmanFMO@aol.com

**District 9** (Brevard)  
**Sue Leahy** - President  
Phone: (321) 622-5437  
E-mail: fmosue@gmail.com

## SECTION II - DISTRICTS 5, 7, 8

**District 5** (Manatee)  
**Earl Dennis** - President  
Phone: (941) 524-0738  
E-mail: earl@earldennis.com

**District 7** (Charlotte, Lee, Collier, Hendry)  
**John Bowman** - President  
Phone: (708) 214-8142  
E-mail: pres.jon@comcast.net

**District 8** (Sarasota)  
**William Greenaway** - President  
Phone: (941) 923-9788  
E-mail: wagslg@webtv.net

## SECTION IV - DISTRICTS 12, 12A

**District 12** (Broward, Dade, Monroe)  
**Richard Thomas** - President  
Phone: (954) 415-7836  
E-mail: thomasrj1945@yahoo.com

**District 12A** (Martin, Palm Beach)  
TBA

## SECTION VI - DISTRICTS 3, 13

**District 3** (Lake)  
**John Petrella** - President  
Phone: (352) 669-6936  
E-mail: jdp44emporia@aol.com

**District 13** (Marion, Alachua, Putnam)  
**Robert Bull** - President  
Phone: (352) 237-0877  
E-mail: bobthebull5525@yahoo.com

## SECTION IX - DISTRICTS 11, 17

**District 11** (Pasco – West of US 41, Hernando)  
**Ann La Fountain** - President  
Phone: (727) 869-1459  
E-mail: annloufl@aol.com

**District 17** (Pasco – East of US 41, Sumter, Citrus)  
TBA

November/December 2013
The Legislature is already preparing for the 2014 Regular Session that begins on March 4, 2014. Prior to the first day of each Session, substantial work is accomplished during committee meetings to position issues and bills for action during the nine weeks of Regular Session. Committees began to meet in September continuing with a week a month for the rest of the year. (Unfortunately, our FMO Assembly is scheduled during the committee week in December and I will miss seeing all of you.) In January they will have two committee weeks, and in February, there will be three.

There has been conversation and interest expressed about several different issues relating to mobile and manufactured homeowners’ concerns that are still being discussed. I will keep you informed about future developments as prospective House and Senate sponsors make their decisions about how/if to proceed.

In the meantime, bills have been filed in both the House and Senate that will have a direct effect on your buyer when you sell your home.

**Senate Bill 114** has been filed by *Senator Charlie Dean*, (Republican-Inverness/Ocala). The House companion is **House Bill 29** filed by *Representative Ray Pilon*, (Republican-Sarasota). At this writing, HB 29 is co-sponsored by *Representative Katie Edwards*, (Democrat-Sunrise), *Representative Sharon Pritchett*, (Democrat-Miramar), and *Representative Charles Van Zant*, (Republican-Palatka).

These bills are a result of a grassroots effort led by FMO member, Ed Green, to address concerns about increases in the lot rental agreement for your buyer when you sell your home. Some home sales are falling through when prospective buyers discover what their own lot rent would be. In some cases where the seller cannot afford to remain in the park and the sale does not complete, the homeowner/seller must abandon and lose the equity investment. These bills intend to avoid that hardship.

The language of the bills requires a cap on the amount the park owner may increase the rent when your buyer signs his own lot rental agreement after the sale. The amount of increase for your buyer is limited to the 12-month percentage change in the Consumer Price Index/Urban, for the previous calendar year before the sale of your home. The CPI is published by the Bureau of Labor Statistics of the United States Department of Labor. Following the one time increase no greater than CPI, your buyer’s rent increase will be controlled by the provisions of his prospectus. The bills also require disclosure about future rents for your buyer and the park owner/agent is subject to a $5,000.00 fine if he does not comply with these changes in law. The bills also address lifetime leases.

You are each potential sellers of your home. These bills may help you complete the sale of your home when your prospective buyer understands his lot rent increase will be limited to CPI. Please make sure your legislators hear from you about these bills.

As I write this in October, I realize the Thanksgiving, Christmas, and Hanukkah holidays are right around the corner! Happy Holidays to each of You and Yours!!
Herb's Corner

by Herb Bush, District 2 President

Hurricane season ends November 30th and although it has been a quiet one, always be prepared for late activity. If you have any questions about what you need, or where to go, check the District 2 website: http://fmodistricttwo.wix.com/fmo-d2#. There you will find many videos you can watch about what to do and where to go during a hurricane. Remember, as a manufactured home owner if an evacuation is called, you must evacuate!

Several HOA’s in our district have called me because they cannot find the original petitions that were used to form their HOA, or the original incorporation papers. You must be able to produce them if you are in any action with your park owner. For those HOA’s that do have them, it would be a wise investment to rent a bank deposit box and keep them safe. For those HOA’s that cannot find these documents, you should start to work immediately on chasing them down or start over. For any of you needing additional assistance, contact the DBPR or seek legal counsel. Here is a Q & A from Legal Ease, FMO News, January/February 2009 regarding this topic:

**ORIGINAL HOA FORMATION**

**January/February 2009**

Q: Our HOA was organized in 1984 under the Florida Statute as a “For-Profit” corporation. We collected over two-thirds signatures from our homeowners as a vote of confidence that our homeowners association would and could represent them in negotiations with our park owners.

A few years ago during negotiations with our park owner and later with our legal counsel, we lost our case. The judge determined that we did not have proof of a current two-thirds approval from our homeowners under 723.075 and 723.037. Therefore, our HOA could not represent our homeowners.

From your legal view point of 723.075 and 723.037, was our original two-thirds vote of confidence from our homeowners, an HOA lifetime right, or are we required to acquire the two-thirds vote of confidence on an annual basis or each time we are about to negotiate with the owners of our park?

A: For an HOA to represent all the residents of a mobile home park, it must be formed pursuant to F.S. §723.075 and get two thirds of all mobile home owners in the Park to consent in writing to the formation of the HOA. Once this is done, it does not have to be repeated and is good for as long as the HOA pays its fees to the State of Florida.

What occurred with you and occurs in almost every HOA that goes into litigation with a Park Owner is that the issue of whether the HOA is a valid HOA with the ability to bring suit is raised by the Park Owner. The ability to bring a lawsuit is called “standing”. To prove the HOA has standing it must show it was validly formed. Therefore, if you had proof of the written consent of two thirds of the homeowners in the Park then you would have established your right to bring the action. I can only assume that you could not produce the written consents and that is why the Court dismissed your action.

The 2013 FMO State Assembly will be held on Monday December 9th and Tuesday December 10th at the Clarion Inn & Suites, 20967 US 19, Clearwater, Florida. State Assembly will consist of two half-days of meetings, during which voting delegates will elect a new Board of Directors for the FMO. District 2 has three voting delegates. Any FMO member is invited to attend the meetings, so if you would like to sit in on the meetings, please advise Joyce Stanton at joyce@fmo.org, or by calling the FMO office at 727-530-7539. I will buy lunch at Applebee’s for any member from District 2 who attends the State Assembly and presents me with two new membership applications.
Remember, our monthly meetings have been changed to the first Friday of the month at Bay Ranch starting at 9:30 am with coffee and donuts at 9 am. Bring in your new applications for a chance to win a monthly prize. Also, District 2 is having a six month membership drive contest from October 2013 through March 2014. For every new membership that you bring to the monthly meeting, you will be given a ticket for the drawing at the April 2014 monthly meeting. TWO MEMBERS WILL WIN $50.00 GIFT CERTIFICATES. This is not a statewide contest. It is only for members of our district. You do not have to write the most, but the more new memberships you turn in at the monthly meeting, the more chances you have to win.

Also, on Wednesday November 13th from 10:00 AM – 3:00 PM, the Largo Cultural Center is hosting it’s ninth “Lifestyle After 50” Fun Fest. It features all kinds of interesting vendors and food. District 2 will have a table at this event, passing out information about the FMO. We invite all members to stop by and say hello so we can meet you.

THE FMO GIVES YOU A VOICE AND A DEFENSE AGAINST THOSE WHO COULD AVERSLEY AFFECT YOUR CHOICE OF LIVING. WE NEED YOU TO SUPPORT OUR EFFORTS BY ATTENDING MEETINGS, WRITING NEW MEMBERSHIPS, AND REGISTERING TO VOTE. WE CANNOT BE YOUR VOICE IF YOU DO NOT LET US KNOW WHAT YOU WANT US TO SAY.

See you at the November meeting!!

Give the Gift of FMO Membership!!!

Contact Beth for more information. beth@fmo.org 727-530-7539

Gift Certificate

This certificate entitles John Smith to 3 year FMO Membership

The Federation of Manufactured Home Owners of Florida
4020 Portsmouth Road
Largo, FL 33771

Gifted By:
Jane Doe

Not redeemable for cash.
Obtaining Correct Prospectus Crucial to Ensuring Rights

Under Florida Statute (F.S.) 723.011, if a manufactured/mobile home park contains 26 or more manufactured/mobile home lots that are leased or offered for lease, the park owner must file a prospectus with the Division of Florida Land Sales, Condominiums and Mobile Homes, a division of the Department of Business and Professional Regulation (DBPR), Tallahassee. If you reside in a community with more than 26 lots, you should have been delivered a prospectus that was approved by the DBPR. Even if you were residing in the community before the prospectus law was enacted in 1984 by the Florida Legislature, you should have received a prospectus when the law was enacted.

Many manufactured/mobile home residents are not aware of their rights concerning the prospectus and what a park owner can or cannot do regarding changing an existing prospectus or delivering a new prospectus.

When new residents purchase homes from park owners or developers, the law requires that the park owner deliver the prospectus to the new resident prior to the execution of the lot rental agreement or at the time of occupancy, whichever comes first. The prospectus contains the tenant’s rights and obligations and the rules and regulations that govern a specific park. After the prospective lessee receives the prospectus, he or she has up to 15 days to void the rental agreement.

The park owner is only responsible for delivering the prospectus to the first owner of the manufactured/mobile home in the park. Thereafter, when a homeowner sells his home in the park and the rental agreement is assumed by the new homeowner, the seller should give the prospectus to the new homeowner.

Buyer can assume existing prospectus

It is important for both the seller and the purchaser of the manufactured/mobile home to understand their rights under the law.

F. S. 723.059 provides that the purchaser of a manufactured/mobile home who becomes a resident of a manufactured/mobile home park has the right to assume the remainder of the term of any rental agreement then in effect between the park owner and the seller. Even more important to the purchaser is the provision in the law that states that the purchaser who becomes a resident of a manufactured/mobile home park in accordance with F.S. 723.059 is entitled to rely on the terms of the prospectus delivered to the initial homeowner.

It is very important that the seller of the manufactured/mobile home alert the purchaser to his rights under the law and give a copy of the prospectus to the purchaser so the purchaser knows that this prospectus applies to the purchaser and his tenancy in the park.

Confusion can arise, however, when the park owner prepares and files a new prospectus or an amendment to the existing prospectus. Under DBPR Rule 61B-31.001(5), the prospectus that was first delivered to the resident is binding for the length of the tenancy, including any assumption of that tenancy, and cannot be changed or amended except as provided in the rule. Amendments to the existing prospectus also are permitted when they are agreed upon by the homeowner and the park owner. A manufactured/mobile homeowner should never agree to an amendment to the prospectus without careful review and complete understanding of the proposed amendment. You may need to consult an attorney.

Don’t be fooled by ‘deemed adequate’ letters

A park owner can prepare and file with the DBPR more than one prospectus for the same park. Any subsequent prospectus or amendment to the initial prospectus is not applicable to tenants who occupy a manufactured/mobile home lot under a prior prospectus. This includes tenants who assumed a prior prospectus, except as is provided in Chapter 723 and the administrative rules promulgated by the DBPR.

The FMO has been advised of situations where the park owner provided a new prospectus to the current resi-
demands together with a letter from the DBPR that stated that the prospectus had been deemed adequate. This letter and the filing with the DBPR do not make any subsequent prospectus or amendment to the existing prospectus applicable to homeowners who are already in residence. This is true whether the residents are initial tenants or tenants who have assumed rental agreements and prospectuses from previous homeowners.

If a park owner attempts to apply a new prospectus or amended prospectus that changes anything other than what is permitted by the DBPR rules to a manufactured/mobile homeowner who is already a tenant in the park, the tenant should contact the DBPR to file a complaint. One of the duties of the Department is to review proposed prospectuses and proposed amendments to prospectuses.

If a prospectus is approved and deemed adequate, it has proceeded through a review process to determine that it contains everything it should under the rules. It does not mean that a new prospectus or an amendment to a prospectus that changes the prospectus in any manner other than as provided in the Administrative Rule or Chapter 723 applies to residents already in the manufactured/mobile home park. A prospectus with new amendments is applicable only to tenants who, thereafter, purchase a home directly from the developer or park owner or move on to a vacant lot that is not subject to the existing prospectus.

Another area of confusion arises when someone buys a home and applies to become a tenant in the park. The law provides that the purchaser has the right to become a tenant in the park if he or she would otherwise qualify under park rules and regulations, subject to the approval of the park owner. Such approval, however, may not be unreasonably withheld. This purchaser has an absolute right, under the Florida law, to assume the remaining term of any rental agreement then in effect with the seller of the manufactured/mobile home, and is entitled to rely on the terms and conditions of the seller’s prospectus.

Demand the correct terms

Some park owners attempt to impose a new prospectus on a prospective purchaser together with a new rental agreement stating that the purchaser will be subject to the terms of the new prospectus and lease when the term of the assumed rental agreement expires. This is not permitted under law, and the purchaser has the right to rely on the seller’s prospectus or offering circular. Park owners are also being advised that they do not have to inform the prospective purchaser of his rights under the law and that it is up to the prospective purchaser to claim the right to assume the seller’s lease and prospectus. By imposing a new prospectus on a prospective purchaser who has the right to assume the previous prospectus, the park owners are forcing new and more onerous prospectus provisions on innocent purchasers within the park who may not be aware of the valuable right that they are afforded under Chapter 723.

How to obtain the correct prospectus

First, make certain that you have been delivered a prospectus. Second, make certain that the prospectus has been approved or deemed adequate by the DBPR. Third, if you are uncertain whether there has been a prospectus approved by your park, you may contact the DBPR and verify that you have a copy of the correct prospectus. Fourth, copies of prospectuses can be obtained from the DBPR. There is a charge for these copies. The charges vary depending on whether they are certified and size of the document. Make certain the park owner is enforcing only the terms of the correct prospectus that is applicable to your manufactured/mobile home lot. If there is any question, try to resolve the issue with the park manager or owner. If you feel that the incorrect prospectus is being applied to you, file a complaint with the DBPR.

Points to remember about your prospectus

• Owners of manufactured/mobile home parks containing 26 or more manufactured/mobile home lots are required to file a prospectus with the Department of Business and Professional Regulation (DBPR) and must deliver a copy of the prospectus to every homeowner in the park.

• If you purchase a home directly from a park owner or developer, the seller must provide you with a prospectus prior to the execution of the lot rental agreement or at the time of occupancy, whichever comes first.

• After receiving a prospectus from a park owner or developer, prospective lessees have up to 15 days to void the rental agreement.

• If you purchase a manufactured/mobile home from a homeowner in a park, you have the right to assume the existing prospectus from the seller. You should not accept a prospectus from the park owner if you purchase from a homeowner.

• A park owner can file for approval with the DBPR more than one prospectus for the same park. Approval of a new or amended prospectus does not mean a park owner can deliver a new or amended prospectus to a homeowner who has an existing prospectus. This applies even if the park owner delivers the new prospectus along with a “deemed adequate” letter from the DBPR.

• DBPR Rule 61B-31.001(5) provides specific situations when a park owner can amend an existing homeowner’s prospectus without the homeowner’s consent.

• Make certain a park owner enforces only those rules and regulations that are included in the prospectus you received when you bought the home (the prospectus you received from the homeowner selling the home or the prospectus delivered by the park owner or developer if you bought directly from him).
Procedures for registering with TEAM DBPR

To better serve you with your concern, complaint or issue, we recommend the following:

- File your complaint with the Department of Business and Professional Regulation (DBPR)
- Send a copy to the LARGO OFFICE to Jane’s attention.
  (Jane will forward to the appropriate TEAM DBPR member to follow up.)

  ✔ Be sure to include your name, address and phone number.
  An e-mail address is helpful if you have one.
  ✔ Cite the part of F.S. Statute 723 that you think has been violated.
    — We will contact the Bureau of Regulation or Compliance,
    whichever has jurisdiction.
  ✔ Let us know if any litigation is in progress.
    (Did you hire an attorney?)
  ✔ Be specific about what you want resolved.
    • We will work as your advocate with our contacts at the Department.
      – While most issues are of urgency to you; the Department does a thorough investigation prior to a ruling and that takes time.
  ✔ Call or e-mail us with any questions about these procedures.

TEAM DBPR CONTACTS

Jack D. Berg – Team Leader
jbandjbfl@earthlink.net
(941) 776-3732

Richard Twort - Co-Leader
RichardTwort@yahoo.com
(386) 760-7140

Send a copy of your complaint to the FMO office below:

FMO
ATTN: Jane Clapp
4020 Portsmouth Rd.
Largo, FL 33771
jane@fmo.org
(727) 530-7539

The Bureau is not involved in evictions, rent increases, comparable park lists, water, 90 day notice of change of disclosure, mediation process, trees and insurance. DBPR has no authority on F.S. 723.022/.023/.033 or 615.

AMS OFFERS THE BEST IN:
Aluminum Roofovers • Vinyl Siding • Acrylic Lanais
Carports • Storm Protection • Screen Rooms
Awnings • Window Replacements

Licensed & Insured CG CO33977 • CC CO42787
Visit Our Website www.AMSOFFLA.com

AMS is Rated Florida’s #1 Remodeler by Qualified Remodeler Magazine

AMS is Rated Florida’s #1 Remodeler by Qualified Remodeler Magazine

AMS OFFERS THE BEST IN:
Aluminum Roofovers • Vinyl Siding • Acrylic Lanais
Carports • Storm Protection • Screen Rooms
Awnings • Window Replacements

Licensed & Insured CG CO33977 • CC CO42787
Visit Our Website www.AMSOFFLA.com

AMS OFFERS THE BEST IN:
Aluminum Roofovers • Vinyl Siding • Acrylic Lanais
Carports • Storm Protection • Screen Rooms
Awnings • Window Replacements

Licensed & Insured CG CO33977 • CC CO42787
Visit Our Website www.AMSOFFLA.com

AMS OFFERS THE BEST IN:
Aluminum Roofovers • Vinyl Siding • Acrylic Lanais
Carports • Storm Protection • Screen Rooms
Awnings • Window Replacements

Licensed & Insured CG CO33977 • CC CO42787
Visit Our Website www.AMSOFFLA.com

AMS OFFERS THE BEST IN:
Aluminum Roofovers • Vinyl Siding • Acrylic Lanais
Carports • Storm Protection • Screen Rooms
Awnings • Window Replacements

Licensed & Insured CG CO33977 • CC CO42787
Visit Our Website www.AMSOFFLA.com
### The Five Zero Club

FMO Honors the Park Representatives for Communities in the 50% Membership Club

<table>
<thead>
<tr>
<th>Community</th>
<th>District</th>
<th>Park Rep</th>
<th>Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>May Manor</td>
<td>1</td>
<td>Veronica Fiorina</td>
<td>93%</td>
</tr>
<tr>
<td>Bear Creek MHP</td>
<td>14</td>
<td>Mary Lou Allen</td>
<td>88%</td>
</tr>
<tr>
<td>Swiss Village</td>
<td>1</td>
<td>Steve George</td>
<td>77%</td>
</tr>
<tr>
<td>Cypress Creek Village</td>
<td>1</td>
<td>Thomas Rusch</td>
<td>74%</td>
</tr>
<tr>
<td>Emerald Lake MHP</td>
<td>7</td>
<td>Barbara Ann Atkinson</td>
<td>70%</td>
</tr>
<tr>
<td>Colony Pointe MHP</td>
<td>6</td>
<td>Blanche Chafe</td>
<td>69%</td>
</tr>
<tr>
<td>The Arbors</td>
<td>8</td>
<td>Charles E. Hermann</td>
<td>68%</td>
</tr>
<tr>
<td>Lake Pointe Village</td>
<td>1</td>
<td>Russell Hawkins</td>
<td>66%</td>
</tr>
<tr>
<td>Oak Haven Park</td>
<td>6</td>
<td>Dave Bergman</td>
<td>66%</td>
</tr>
<tr>
<td>Walden Shores</td>
<td>1</td>
<td>Dennis Dusseau</td>
<td>66%</td>
</tr>
<tr>
<td>Century 21 MHC</td>
<td>7</td>
<td>John A. Potito</td>
<td>66%</td>
</tr>
<tr>
<td>Town &amp; Country Mobile Estates</td>
<td>6</td>
<td>Wendy Caruso Johnson</td>
<td>64%</td>
</tr>
<tr>
<td>Cedar Cove</td>
<td>8</td>
<td>William A. Greenaway</td>
<td>62%</td>
</tr>
<tr>
<td>Swiss Golf &amp; Tennis Club</td>
<td>1</td>
<td>Donald Dodds</td>
<td>61%</td>
</tr>
<tr>
<td>Woodland Lakes</td>
<td>1</td>
<td>Lonnie L. Adams</td>
<td>58%</td>
</tr>
<tr>
<td>Hickory Lake Estates</td>
<td>1</td>
<td>Margaret Dunlop</td>
<td>58%</td>
</tr>
<tr>
<td>Shangri-La by the Lake</td>
<td>3</td>
<td>Linda J. McKenna</td>
<td>58%</td>
</tr>
<tr>
<td>Dunnellon Square</td>
<td>13</td>
<td>Donna L. Stalter</td>
<td>58%</td>
</tr>
<tr>
<td>Vizcaya Lakes</td>
<td>7</td>
<td>Margaret Vento</td>
<td>58%</td>
</tr>
<tr>
<td>Honeyvine MHP</td>
<td>2</td>
<td>Robert G. Bennett</td>
<td>57%</td>
</tr>
<tr>
<td>Arcadia Village</td>
<td>6</td>
<td>James L. Scott</td>
<td>57%</td>
</tr>
<tr>
<td>Beacon Hill Colony</td>
<td>1</td>
<td>Juanita Kuryla</td>
<td>57%</td>
</tr>
<tr>
<td>Sunshine MHP</td>
<td>3</td>
<td>Jerry L. Lyons</td>
<td>56%</td>
</tr>
<tr>
<td>Four Lakes Golf Club</td>
<td>1</td>
<td>Kirk Miesmer</td>
<td>55%</td>
</tr>
<tr>
<td>Park East MH Club</td>
<td>8</td>
<td>James C. Diefenderfer</td>
<td>54%</td>
</tr>
<tr>
<td>Sunlake Estates</td>
<td>3</td>
<td>James Snow</td>
<td>54%</td>
</tr>
<tr>
<td>Bahia Vista Estates</td>
<td>8</td>
<td>Norman Kauffman</td>
<td>53%</td>
</tr>
<tr>
<td>Hidden Golf Club</td>
<td>1</td>
<td>Ronald Cooke</td>
<td>53%</td>
</tr>
<tr>
<td>Sugar Creek MHP</td>
<td>2</td>
<td>Clement A. Rose</td>
<td>52%</td>
</tr>
<tr>
<td>Riverbreeze Estates</td>
<td>10</td>
<td>Oliver Marsteller</td>
<td>50%</td>
</tr>
<tr>
<td>Beacon Terrace</td>
<td>1</td>
<td>James Houlihan</td>
<td>50%</td>
</tr>
</tbody>
</table>
NEW BYLAWS/FS CHAPTER 723

Q: Our senior adult mobile home community is a 723 community. We just voted on and approved new bylaws. One of the major criteria was the need to have HOA Board representatives be year-round residents, i.e. no snowbirds or people on the board who were not living in the park for a majority of the year. This was a very strong opinion from the residents as presented to the bylaws committee due to the adverse weather conditions present in Florida, other situations where the residents relied on people being present to help and better representation as most of the park’s residents are year round.

We comply with 723 but our new bylaws are more restrictive.

However, it was pointed out just prior to the HOA membership vote for the new bylaws that this was in opposition to 723. Is this correct, and if so is there any recourse to the law? The majority of people in the park desire this to be included.

The new bylaws statements of concern are:

1.1. HOA Election and Qualifications:
1.1.1. The HOA President or Vice-President must be a year round resident, i.e. must physically live in the park for a minimum of 10 (ten) months a year
1.1.2. Must be a current HOA member
1.1.3. HOA Board Members must have resided in the park for a minimum of one (1) year to be nominated

A: Requiring board members of a homeowner’s association to reside in the community year-round is a fairly common rule. There are several reasons for requiring board members to be year-round residents: they may take the position more seriously; they are more readily available; and they are probably more informed about community issues. I know of no provision in Chapter 723 that prohibits your proposed bylaws. As long as the new bylaws are enacted properly—according to existing bylaws regarding amendments—there should be no problem with these new regulations.

One way to insure that everyone’s interests are represented (snowbirds and year-round residents) is to increase the size of the Board to allow for one or two seasonal members.

RESERVES IN CO-OP USED FOR RAISING RENTS INSTEAD OF EXPENSES?

Q: We live in a not for profit, 55 plus co-op, where all the members are shareholders. They run the park and we, as renters, have no say in what the board members and shareholders do. They manage the park and take care of everything. We never see a budget, yearly statement, or any
financial records. They keep raising our rent to meet their short comings. Is there any official agency that audits not for profit co-ops? I know that there is a large amount of money in reserve in the bank. Is there any regulation of how much money can be kept for reserve in a not for profit co-op, or should this money be used to cover some of the yearly expenses instead of raising rents?

A: Unfortunately, you do not specify in the question whether you are renting the mobile home from the co-op (Chapter 83) or you own your mobile home and are renting the land from the co-op (Chapter 723). As such, I will provide an answer for each scenario. (Under either situation, I know of no government agency that may audit the co-op at your request; nor do I know of a law that limits the amount of money a co-op may keep in reserves.)

I. You rent a mobile home from the cooperative and fall under Chapter 83 as a renter: The shareholders and members of a HOA are typically entitled to inspect various HOA records and documents. See §719.104, Fla. Stat. However, as a renter you are not entitled to these same privileges. Moreover, the co-op has fairly broad discretion to manage the park as they see fit, which includes raising rents. If you would like to have a say in how the co-op is run, I suggest you consider purchasing a share in the cooperative.

II. You own a mobile home and rent the land from the co-op: In this situation, the shareholders of the cooperative are essentially the “park owners” when it comes to dealing with mobile homeowners that fall under Chapter 723. As many Chapter 723 mobile homeowners already know, it is not unusual for the residents to challenge the park owner when it comes to rent increases. When such a challenge is made, the homeowners must show that the increase is “in excess of market rent.” See §723.033, Fla. Stat. Such a challenge typically leads to mediation, and possibly litigation. The only records you may be able to access are those of the Chapter 723 homeowner’s association (if one exists) in your community. See §723.079, Fla. Stat. You will be unable to inspect the records of the co-op unless you are a shareholder in the co-op.

GRANDSON PAYS ½ THE RENT TO STAY IN PARK

Q: In a recent conversation with my neighbor, I mentioned that our grandson had come to live with us. I told them he had to give the owners half the rent we pay in order for him to stay here. One person who has a small amount of legal background stated that this was not legal. Is this legal or not?

A: I assume your grandson is paying one half of your monthly rent in addition to what you already pay. You did not indicate whether you own your home or if you are under a lease. However, if you are under a lease, there may be a provision that limits the number of people residing in the home. If this is the case, allowing your grandson to move in would be a material change in what was originally contemplated, and the owner may be entitled to ask for more rent, make you sign a new lease, or evict you from the home. Your prospectus may also prohibit your grandson from living there. I suggest you speak to the owners and ask them to show you: (1) the document that forbids your grandson from living there; and (2) the document that authorizes the additional rent charge.

RENTAL INCREASE

Q: Our community was recently purchased by a corporation who has imposed a $25 per month increase. The reason stated on the notice was “return on real estate investment”. What exactly would define this as “reasonable” based on the reason for the increase?

A: Your situation is common among Chapter 723 residents and park owners. Namely, you believe the rental increase is unreasonable. In order for a rental increase to be considered unreasonable, it must meet certain criteria outlined in section 723.033, Florida Statutes. For instance, if your lot rental amount exceeds the market rent in your area, you may have a valid claim for excessive rent. You should also read your prospectus to see if such an expense is covered (most likely it is not). Furthermore, this sounds like a situation that the DBPR will assist you with. See §723.006(5)(b), Fla. Stat. (2013) (“The division may issue an order requiring the mobile home park owner, or its assignee or agent, to cease and desist from an unlawful practice [such as improper]…rent increases, improper fees, charges and assessments…”).

UNABLE TO PAY RENT

Q: What would the legal consequences be if a homeowner were no longer able to pay the lot rent, and what steps could the Park owner take?

A: The tenant could be evicted under section 723.061, Florida Statutes, which states:

“If a mobile home owner or tenant, whichever is responsible, fails to pay the lot rental amount when due and if the default continues for 5 days after delivery of a written demand by the mobile home park owner for payment of the lot rental...
amount, the park owner may terminate the tenancy. However, if the mobile home owner or tenant, whichever is responsible, pays the lot rental amount due, including any late charges, court costs, and attorney’s fees, the court may, for good cause, deny the order of eviction, if such nonpayment has not occurred more than twice.”

If judgment is entered in favor of the Park Owner, the court will issue a writ of possession to the sheriff that describes the lot or premises and commanding the sheriff to put the park owner in possession. The writ of possession will not be issued before 10 days from the date judgment is granted. Once the writ is executed by the sheriff, the park owner may remove any personal property, including the mobile home, found on the premises to or near the property line and put it into storage.

HOA MEMBER REQUIREMENTS

Q: We have recently been made aware of Chapter 723 of the Florida statutes that state that all members of a homeowner’s association must be bona fide owners of a mobile home. Several of our residents have established trusts that own their homes. In such a case, how can we determine who, if any, one is eligible to be an HOA member? What should we look for in the trust documents or title? We’re not lawyers, so we need something fairly straightforward or must we seek the advice of an attorney for every instance?

A: There are three main parties involved in a trust. They are:

1) The Settlor(s)/Grantor(s) – this is the party who established the trust.

2) The Trustee(s) – This is the party who holds the legal title to the trust property.

3) The Beneficiary – This is the party who holds the beneficial interest in the trust property and will benefit from it typically at the death of the settler(s)/grantor(s).

To determine who owns the property in a trust, you should ascertain the names of the Trustee(s). Often times, there is a Declaration of Trust associated with a trust instrument that is a one-page document identifying the parties named above.

HOA FUND USE

Q: There is an issue that our board members cannot seem to agree on that has to do with the income of the HOA. Many members believe that ALL HOA monies made must be spent. Can HOA money not be reserved for attorney fees and other purposes?

A: There is no requirement in Chapter 723 or 617 (if you are a not for profit corporation) that all the HOA income be spent. In fact, it is quite common for there to be funds set aside for future use, such as legal services and other expenditures.

NEIGHBORS TRESPASSING

Q: In a lot rental community, are trespass laws enforceable as if you owned the land? Some of our residents feel they can operate their golf carts, tractors, etc. wherever they please, whenever they please. Who would be responsible for enforcing such laws? I know that Chapter 723 limits the times and reasons the owner/manager can visit or enter on to your property, but how about your neighbors trespassing on the property?

A: Simply because you are renting your lot does not mean that anyone can trespass on the property you rent. You have the same rights as an owner to prevent someone from trespassing on the property. As a tenant, you have what is called a possessory interest in the land you rent. Therefore, if someone trespasses on the property, you have a trespass remedy that should be enforced by law enforcement. If you have warned the individual, preferably in writing, that they are not permitted to enter the property, and they continue to do so, the next step would be to contact law enforcement. At that point, an officer would probably give them a warning, but if it continues, you can request that criminal proceedings be brought against the individual through law enforcement.

Another avenue you may want to pursue, prior to getting law enforcement involved, is to speak to the park manager about the issue. Trespassing may be a violation of the park rules or rental agreement. If it is a violation and the trespasser is a resident in the community, the manager can send a notice of violation, and a request for future compliance. A second violation within 12 months may even be the basis for an eviction. Fla. Stat. § 723.061(1)(c).

MORE THAN ONE HOA IN THE COMMUNITY?

Q: Is it legal that two (2) Homeowner Associations can exist and operate concurrently, as separate entities, in the same park?
A: Yes. For example, if you live in a mixed resident owned community that has shareholders (governed by Chapter 719) and renters (governed by Chapter 723), then you could potentially have two different homeowners’ associations in the same park. In fact, it is not uncommon for such a community to have two homeowners’ associations.

AUDIT ON COMMUNITY’S BOOKS

Q: We as shareholders in a resident owned community would like to have an audit on the books to our park. We bought in the year 2000 and have not ever had an audit on our books. The manager of the park says it will cost us $45,000 out of our pockets to have the audit. We cannot make heads or tails of our monthly reports, whether we are making money or losing money and we have never received a return on any monies with our shares. We want to know where our monies are going. We believe we should be able to see the books. Please advise.

A: As a cooperative, governed by Chapter 719, you can do a written request to the Board (or its designee) to review the official records of the Association, which are required to be kept by the Association. The official records of the Association include its accounting records, which is more clearly defined in Fla. Stat. § 719.104(2)(a)(9). After the written request, the Association is required to provide these records, or make them available for inspection, within 5 days of the Board’s receipt of the written request. If the Association fails to do so, there are penalties involved, including the possibility of recovering attorney’s fees.

MEMBER TO MEMBER

RENTAL NEGOTIATIONS-- A TACTIC THAT WORKED FOR US

It may be every year or every three years, but they happen. That’s right, rent negotiations. Discussions take place at the homeowners meeting before the park’s committee is about to enter into discussions with the property’s owner or agent the cry goes up.

Some reactions are: “Let’s take them to court! Let’s have a rent stoppage!” Let’s do this, let’s do that. These are angry words spoken by residents. Their concerns need to be heard and considered in the negotiations.

FS Chapter 723.037, requires management to negotiate “in good faith.” A simple and effective strategy that worked at Bay’s End Manor in Safety Harbor was to place professionally made signs in the majority of the residences’ windows. The sign merely stated, “OUR RENT IS TOO HIGH!” There was a phone number that when called gave a brief explanation on the matter.

Property owners are also in the business of selling new or refurbished units to potential buyers, so they were exposed to the most unified sight of a warning about the rent and quickly departed the area.

This effort brought the owner back to the table along with a reasonable proposal that was agreed upon by the residents.

In order to be effective, you need to have a dedicated negotiating committee and homeowner association. This is not an overnight solution. Your community needs a strong, effective leadership to keep homeowners from “throwing in the towel” and agreeing to a rent increase that does not have to be at the higher end of the spectrum. As always with management, you should be respectful, courteous and professional.

Good Luck and God Bless

By: Ken Dye, Bay’s End Manor

***This article was submitted by an FMO Member and does not necessarily express the view of FMO, nor is it endorsed by FMO.***
Don’t stand on the sidelines!!
The FMO Needs You!!

GET YOUR FREE RX DISCOUNT CARD
SAVE UP TO 65%

It is important to stay involved and understand that with more members, We will have more Votes and Voices!

1) The FMO has secured and preserved the $2.8 million budget allocation from the State for the Mobile Home Tie-Down Program.
2) Ensured that there is NO sales tax added on Mobile Home rentals and that no new prospectus is required at resale.
3) Passed legislation to require that Citizens offers coverage for mobile home attachments and appurtenances for homes insured by Citizens.

NEW PREMIUM LEVEL MEMBERSHIP ADVANTAGES ONLY $13 ADDITIONAL

Renew Now, Program Available Immediately!
Full Credit for Current FMO Membership Period!
Discounts at Home Depot!
Auto Repair? Discounts at The Tire Rack and Sears!
Discounts at Kohl’s, Target, Lands End, and The Container Store!!
Daily restaurant discounts at over 50,000 locations nationally!!

Free MD Online, Free Medical Alert Card, Free Hearing Test
YES! I would like to upgrade my FMO membership to the PREMIUM LEVEL

CONTACT: Beth Pankow - Member Services Mgr. - beth@fmo.org
NEED MORE INFORMATION?

Not quite sure this is for you? Like to see the program in action? No problem!

FMO management and Joe Sansonetti, the architect of the benefit program, has granted complimentary access to the Premium package to all the Section Directors, District Presidents and Park Representatives throughout the State. Joe, also has offered to speak and give a power-point presentation of the program at upcoming district meetings. Check with your district presidents for the dates and times they have agreed on with Joe.

Don’t be confused by thinking that this is just another ‘coupon’ website that you can get free access to all over the internet. Yes, coupons are available to most of your favorite stores (local and international, by the way), but there is so much more – Business and Computer information, Medical and Nutritional information, Discounts on tickets to major national and local events and even many immediate links to several government sites such as Social Security and Elder Care.

YES – You can have it all on one website as a premium member of the FMO.

Remember.... the American Residential Warranty program is different in that they will offer a free one year FMO Premium Membership (a $35 value) to anyone who purchases a Home Service Agreement from them. In addition, ARW will add your washer and dryer to your agreement at no cost when your policy includes at least four appliances. If you don’t have a washer and dryer, in lieu thereof, you will be given a 10% discount on your purchase. For several other incentives or further information from ARW just call 1-877-752-6794 or visit http://arwplans.com/FMO.

For further information, please call BETH, Member Services Manager at 727-530-7539 or email her at beth@fmo.org.

NOTE: A Preferred Provider is an advertiser that signs a specific contract with the FMO to offer their services with exclusivity.
Auto discounts for tires, repair, rentals and much more!

Discounts at Kohl’s, Target, Land’s End and many other retail businesses AND daily restaurant discounts at over 50,000 locations nationally!

Free MD Online, medical alert card and hearing test!

Home-delivery health screening kits - test and monitor chronic conditions with just the prick of a finger!
Forget about Unexpected Home Repair Bills! “Exclusive Pricing”

Enjoy-Worry Free Peace of Mind by joining the thousands of satisfied ARW customers who already protect themselves against budget-blowing hourly rates, poor service, high parts and labor costs, and excessive diagnostic charges.

Can you afford not to have an ARW Home Warranty?

Average Repair / Replacement Costs

<table>
<thead>
<tr>
<th>ITEMS</th>
<th>WITHOUT ARW</th>
<th>WITH ARW</th>
<th>ARW PREMIER PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heater</td>
<td>$310-$1000+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Water Heater</td>
<td>$185-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Air Conditioner</td>
<td>$450-$1000+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Broken Pipe</td>
<td>$150-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Oven/Range</td>
<td>$200-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Refrigerator</td>
<td>$300-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Dishwasher</td>
<td>$150-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Washer/Dryer</td>
<td>$160-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
<tr>
<td>Electrical</td>
<td>$110-$500+</td>
<td>$55</td>
<td><strong>Covered</strong></td>
</tr>
</tbody>
</table>

Plus Ceiling Fans, Garage Door Opener, Ice Maker, Built-in Microwave, Garbage Disposal, Etc.

FREE!! 1 YEAR FMO MEMBERSHIP

Take Advantage of EXCLUSIVE FMO Pricing – Call Now 1-877-752-6794 or visit http://www.arwplans.com/FMO

AN ARW HOME WARRANTY PROVIDES:

**Value**
Plans starting at less than a dollar a day. Available on all homes regardless of age or size.

**Convenience**
One phone number 24/7/365 in the event of a home system or appliance breakdown. Emergency service included.

**Savings**
One low monthly price can cover your entire home’s systems and appliances. No contract.

**Safety**
Pre-screened and pre-qualified Contractors – We only dispatch licensed and insured highly qualified service specialists.
# FMO Resource Material Order Form

**Ship order to:**

Name: ___________________________ Date: __________________
Street Address: ___________________________ District: __________________
City: ___________________________ Member #: __________________
Phone: ___________________________ Park Name: __________________

Please send order form to: FMO, 4020 Portsmouth Road, Largo, FL 33771

**Instructions:** Please mark quantities on all items requested. **Allow 2 weeks for delivery!**

Items marked with an arrow must be purchased. Send check payable to FMO.

<table>
<thead>
<tr>
<th>Item #</th>
<th>Item Description</th>
<th>Qty.</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>260</td>
<td>F.S. 723 Reference Guide</td>
<td></td>
<td>$3.50</td>
</tr>
<tr>
<td>339</td>
<td>Filing Instructions/Tax Liabilities-Not for Profit</td>
<td></td>
<td>$3.50</td>
</tr>
<tr>
<td>22</td>
<td>Filing Requirements for Homeowners’ Association</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Finding an Attorney</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>How Mobile Home Owners are Taxed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>237</td>
<td>Final Rules – Housing for Older Persons</td>
<td></td>
<td>$2.50</td>
</tr>
<tr>
<td>250</td>
<td>How to Form a Homeowners’ Association</td>
<td></td>
<td></td>
</tr>
<tr>
<td>365</td>
<td>Homestead Exemption Factsheet</td>
<td></td>
<td></td>
</tr>
<tr>
<td>291</td>
<td>Know Your Rights When Selling Your Home</td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Law on Delivery of Rent Increases</td>
<td></td>
<td></td>
</tr>
<tr>
<td>142</td>
<td>Obtaining Correct Prospectus</td>
<td></td>
<td></td>
</tr>
<tr>
<td>314</td>
<td>Pass-on/Pass-through Charges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Sample Limited Proxy Form</td>
<td></td>
<td></td>
</tr>
<tr>
<td>324</td>
<td>Satellite Dish Flyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>347</td>
<td>Tie-Down Rule 15C-1</td>
<td></td>
<td>$3.50</td>
</tr>
<tr>
<td>09</td>
<td>Accomplishments – Legal/Legislative</td>
<td></td>
<td></td>
</tr>
<tr>
<td>301</td>
<td>“FMO Happenings” Bulletin Board Banner</td>
<td></td>
<td></td>
</tr>
<tr>
<td>256</td>
<td>Doorknob Hanger Bags</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50</td>
<td>Cross Country Motor Club</td>
<td></td>
<td></td>
</tr>
<tr>
<td>298</td>
<td>FMO/HOA Common Goal Flyer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>362</td>
<td>We Give You a Voice Recruitment Letter</td>
<td></td>
<td></td>
</tr>
<tr>
<td>363</td>
<td>Why Be a Member of FMO?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>364</td>
<td>Membership Applications</td>
<td></td>
<td></td>
</tr>
<tr>
<td>69</td>
<td>Homeowners’ Association Manual</td>
<td></td>
<td>$13.56</td>
</tr>
<tr>
<td>40</td>
<td>Member Recruitment Brochure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>61</td>
<td>FMO Decal</td>
<td></td>
<td>$1</td>
</tr>
<tr>
<td>313</td>
<td>FMO Bookmarks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>FMO Expense Report</td>
<td></td>
<td></td>
</tr>
<tr>
<td>70</td>
<td>FMO Resource Material Order Form</td>
<td></td>
<td></td>
</tr>
<tr>
<td>312</td>
<td>Mobile Home Tie Downs Article</td>
<td></td>
<td></td>
</tr>
<tr>
<td>07</td>
<td>Oath of Officers/Charge to the Officers</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item Description</th>
<th>Qty.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accomplishments – Legal/Legislative</td>
<td>09</td>
</tr>
<tr>
<td>“FMO Happenings” Bulletin Board Banner</td>
<td>301</td>
</tr>
<tr>
<td>Doorknob Hanger Bags</td>
<td>256</td>
</tr>
<tr>
<td>Cross Country Motor Club</td>
<td>50</td>
</tr>
<tr>
<td>FMO/HOA Common Goal Flyer</td>
<td>298</td>
</tr>
<tr>
<td>We Give You a Voice Recruitment Letter</td>
<td>362</td>
</tr>
<tr>
<td>Why Be a Member of FMO?</td>
<td>363</td>
</tr>
<tr>
<td>Membership Applications</td>
<td>364</td>
</tr>
<tr>
<td>Homeowners’ Association Manual</td>
<td>69</td>
</tr>
<tr>
<td>Member Recruitment Brochure</td>
<td>40</td>
</tr>
<tr>
<td>FMO Decal</td>
<td>61</td>
</tr>
<tr>
<td>FMO Bookmarks</td>
<td>313</td>
</tr>
<tr>
<td>FMO Expense Report</td>
<td>17</td>
</tr>
<tr>
<td>FMO Resource Material Order Form</td>
<td>70</td>
</tr>
<tr>
<td>Mobile Home Tie Downs Article</td>
<td>312</td>
</tr>
<tr>
<td>Oath of Officers/Charge to the Officers</td>
<td>07</td>
</tr>
</tbody>
</table>

* Price includes tax, shipping and handling.

Please remit payment with order.

Price subject to change without notice.

To pay with credit card:

- [ ] Mastercard
- [ ] Visa
- [ ] Discover

Card #: ___________________________
Exp. Date: ______________________
Signature: _______________________

Billing address: 
- [ ] Same as above
Address: _______________________
City/State/Zip: ___________________
Phone: (_____) ___________________

Most items can be downloaded by MEMBERS at www.fmo.org free of charge.
The Florida Mobile Home Relocation Corporation

The Florida Mobile Home Relocation Trust Fund was created for the purpose of funding the administration and operations of the Florida Mobile Home Relocation Corporation. The purpose of this private corporation is to make payments to mobile home owners who are required to move due to a change in use of the land compromising their mobile home park. These payments are designed to help offset the expense of the home owner’s cost of relocating.

Relocation is relocating the home to a new location within a 50-mile radius. Upon approval, a home owner is entitled to actual moving expenses of relocating the mobile home up to $3,000 for a single-section home and up to $6,000 for a multi-section home. In lieu of filing for relocation, a home owner may abandon the mobile home in the park. The home owner must be able to deliver the current title to the park owner, duly endorsed by the owner of record and valid releases of all liens shown on the title. The owner of a single-section will be eligible for $1,375 and the owner of a multi-section will be eligible for $2,750 in abandonment money from the Corporation.

There are certain restrictions and payment caps imposed by the new law. Please contact The Florida Mobile Home Relocation Corporation in one of the following ways:

**Toll Free Telephone:** 1.888.862.7010

**Website:** www.fmhrc.org

**U.S. Mail:**
Florida Mobile Home Relocation Corporation
P.O. Box 7848
Clearwater, FL 33765

**FMHRC Board Meetings**
- Thursday, November 21, 2013 10:00AM
  Conference Call
- December Meeting - TBA
**PLEASE CHECK THE APPROPRIATE COUNTY BELOW:**

(NOTE: These surveys are intended to assist in rent negotiations by using comparisons of other communities. The fees below ARE NOT suggested rent amounts!!)

<table>
<thead>
<tr>
<th>COUNTY</th>
<th>PRICE</th>
<th>MEMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brevard</td>
<td>$175.00</td>
<td>$131.25</td>
</tr>
<tr>
<td>Broward</td>
<td>$195.00</td>
<td>$146.25</td>
</tr>
<tr>
<td>Charlotte</td>
<td>$ 75.00</td>
<td>$ 56.25</td>
</tr>
<tr>
<td>Citrus</td>
<td>$150.00</td>
<td>$112.50</td>
</tr>
<tr>
<td>Collier</td>
<td>$ 85.00</td>
<td>$ 63.75</td>
</tr>
<tr>
<td>Desoto</td>
<td>$ 85.00</td>
<td>$ 63.75</td>
</tr>
<tr>
<td>Flagler</td>
<td>$ 55.00</td>
<td>$ 41.25</td>
</tr>
<tr>
<td>Hendry</td>
<td>$105.00</td>
<td>$ 78.75</td>
</tr>
<tr>
<td>Hernando</td>
<td>$ 85.00</td>
<td>$ 63.75</td>
</tr>
<tr>
<td>Highlands</td>
<td>$125.00</td>
<td>$ 93.75</td>
</tr>
<tr>
<td>Hillsborough</td>
<td>$195.00</td>
<td>$146.25</td>
</tr>
<tr>
<td>Indian River</td>
<td>$120.00</td>
<td>$ 90.00</td>
</tr>
<tr>
<td>Lake</td>
<td>$190.00</td>
<td>$142.50</td>
</tr>
<tr>
<td>Lee</td>
<td>$175.00</td>
<td>$131.25</td>
</tr>
<tr>
<td>Manatee</td>
<td>$190.00</td>
<td>$142.50</td>
</tr>
<tr>
<td>Marion</td>
<td>$160.00</td>
<td>$120.00</td>
</tr>
<tr>
<td>Martin</td>
<td>$105.00</td>
<td>$ 78.75</td>
</tr>
<tr>
<td>Miami/Dade</td>
<td>$110.00</td>
<td>$ 82.50</td>
</tr>
<tr>
<td>Orange</td>
<td>$125.00</td>
<td>$ 93.75</td>
</tr>
<tr>
<td>Osceola</td>
<td>$130.00</td>
<td>$ 97.50</td>
</tr>
<tr>
<td>Palm Bch.</td>
<td>$180.00</td>
<td>$135.00</td>
</tr>
<tr>
<td>Pasco</td>
<td>$180.00</td>
<td>$135.00</td>
</tr>
<tr>
<td>Pinellas</td>
<td>$250.00</td>
<td>$187.50</td>
</tr>
<tr>
<td>Polk</td>
<td>$250.00</td>
<td>$187.50</td>
</tr>
<tr>
<td>St. Johns</td>
<td>$ 45.00</td>
<td>$ 33.75</td>
</tr>
<tr>
<td>St. Lucie</td>
<td>$105.00</td>
<td>$ 78.75</td>
</tr>
<tr>
<td>Sarasota</td>
<td>$175.00</td>
<td>$131.25</td>
</tr>
<tr>
<td>Seminole</td>
<td>$ 45.00</td>
<td>$ 33.75</td>
</tr>
<tr>
<td>Sumter</td>
<td>$110.00</td>
<td>$ 78.75</td>
</tr>
<tr>
<td>Volusia</td>
<td>$225.00</td>
<td>$168.75</td>
</tr>
</tbody>
</table>

Surveys are updated with each order and include: homesites/homes, occupancy, current rent (past increases), what is included in rent & amenities. Surveys are broken down by age requirements and by leased land/resident owned status.

**All surveys are shipped via USPS Priority Mail. Please call if you have special instructions 727-535-5125**

PLEASE RETURN THIS FORM WITH CHECK OR MONEY ORDER TO:

FMO, C/O RENT SURVEY - 4020 PORTSMOUTH RD, LARGO, FL 33771 (or visit www.fmo.org and use PayPal)

NAME __________________________ PHONE __________________________

ADDRESS __________________________ COMMUNITY __________________________

______________________________ MEMBER __________________________

TO PAY BY CREDIT CARD:

[ ] Mastercard [ ] Visa [ ] Discover

Card #: __________________________ Exp. Date: ________________

Signature: __________________________

*FMO does not warranty any information contained in the survey. The surveys and data contained therein were compiled by FMO employees with the help of FMO members and Park Representatives.*
The HOA Board Of Directors

100% FMO Membership

Tarponaire Resort
Tarpon Springs, FL

George Gyde, President
Mike Eggleston, Vice President
Marilyn Irey, Secretary
Anne Wehlan, Treasurer
Jim Coleman, Director
Bob Duffield, Director
Rich Shank, Director
Tom Shaw, Director
Frank Smetana, Director

Honor Roll

Past 2013 Submissions

Bahia Vista Estates, Sarasota, FL
Beacon Hill Colony, Lakeland, FL
Century 21 Mobile Comm. Fort Myers, FL
Cypress Greens, Lake Alfred, FL
Emerald Lake MHC, Punta Gorda, FL
Fairlane Harbor, Vero Beach, FL
Four Lakes Golf Club, Winter Haven, FL
Harbor Lights Mobile Resort, Inverness, FL
Gulfstream Harbor, Orlando, FL
Hickory Hills Manor, Lakeland, FL
Pinelake Gardens & Estates, Stuart, FL (Gardens Board)
Pinelake Gardens & Estates, Stuart, FL (Estates Board)
Royal Manor Estates, Boynton Beach, FL
Shangri La by the Lake, Leesburg, FL
Swiss Golf & Tennis Club, Winter Haven, FL
Tara Woods, N. Fort Myers, FL
Westside Ridge MHP, Auburndale, FL
Winter Haven Oaks, Winter Haven, FL
Woodbrook Estates MHP, Lakeland, FL
Woodlands @ Church Lake, Groveland, FL

The FMO HOA Honor Roll

For your submission to be included in the January/February edition of the FMO News, please submit by December 13, 2013.

FMO would like to recognize even more homeowners’ associations who have 100% of their Board of Directors that are FMO members!

If ALL of your board members are in fact members of the FMO, please submit your park name board members/positions to (please include each membership #):
FMO C/O FMO News Editor
4020 Portsmouth Road
Largo, FL 33771

OR Email: editor@fmo.org

PLEASE NOTE!!!

THE HOA HONOR ROLL FOR 2014 WILL RESTART IN THE MARCH/APRIL 2014 EDITION
FMO Membership Application

☐ One-year FMO Membership for $22
☐ Three-year FMO Membership for $55
☐ Premium Membership Status - Add $13 (renewal paid annually)
☐ Cross Country Motor Club - Add $30 per year

(Your renewal for Premium Membership and Cross Country will be mailed to you separately.)

Only the two individuals listed below are eligible for membership. Persons listed must live at the address given on this application.

We need the following information (please print clearly)

☐ New member
☐ Current Member #

Date: ________________________________
Name: __________________________________
Birth Date (Optional): ____________________
Co-member: ______________________________
Florida Address: __________________________
City/State/Zip: ___________________________
Phone: (_____) ___________________________
E-mail Address: ___________________________
Park Name: ______________________________
I am a: ☐ Lot Renter ☐ Other _______________________

To pay with credit card:
☐ Mastercard ☐ Visa ☐ Discover
Card #: _________________________________
Exp. Date: __________
Signature: ______________________________

Number of FLORIDA registered voters in household: ______

A complete explanation of your FMO benefits will be included with your new membership cards. Please allow 4 to 6 weeks for processing time. You will receive a separate Membership Card for Premium Status.

Cross Country Members: You will receive a separate membership card from Cross Country in approximately 4 to 6 weeks. If you should need roadside assistance before you receive your Cross Country card, please call their toll-free number (800) 528-2056.

Questions? Call membership at 727/530-7539 or e-mail: members@fmo.org

Thank you for joining the only organization fighting for the rights of manufactured/mobile home owners!

Date: ____________________________  Name: ____________________________
Check Amount: _____________________  Check Number: ___________________
What the Biggert-Waters Flood Act 2012 means for Mobile Homeowners as of 10/01/2013

The new act signed in July 2012 will affect all properties that are currently insured with a flood policy and new flood policy applicants.

Properties located in Flood Zones B, C and X are considered “Preferred Risk” policies and should only see a rate increase of a few dollars as long as the flood zone has not changed.

Homes located in “A or V” Flood Zones are considered high risk policies and can expect annual increases of 15 to 20% until rates become “Actuarially sound.”*(1)

If a flood policy was purchased after July 5, 2012 and the home is located in flood zone A or V, the policy will not automatically be renewed. To be eligible for renewal, the homeowner must have a “Flood Elevation Certificate”**(2) completed by a surveyor. The premium will be determined by the Base Flood Elevation as determined by FEMA and the information obtained from the Flood Certificate.

EXCEPTION: If the Flood Elevation Certificate was completed at time of initial purchase and the flood premiums are based upon the Flood Certificate data, the policy will be renewed. The rate increase for “Elevation Rated” policies will be between 6 and 11%, depending on the flood zone.

Seasonal and secondary homeowners will see additional increases. To be eligible for “Primary Residence” rating, the homeowner must occupy the home at least 80% of the year.

IF YOU LET YOUR CURRENT FLOOD POLICY LAPSE, AND ARE IN FLOOD ZONE A OR V, YOU WILL HAVE TO OBTAIN AN ELEVATION CERTIFICATE AND WILL BE “ACTUARILY RATED” IMMEDIATELY.

Homes that have a mortgage and are in Flood Zone A or V are required to carry a flood policy. If you let your policy lapse, the lender will purchase a “forced placed” flood policy at a significantly higher premium. The additional premium will be added to your mortgage payment.

Flood premiums are established by FEMA and will not vary between companies and agents.

*1. Actuarial Rated - Rates based upon the actual height of the structure in relation to the Base Flood Elevation as determined by FEMA.

*2. Flood Elevation Certificate - shows the elevation of the lowest floor of your home.

For additional information, contact your insurance agent.

How to get your copy of F.S. 723

Order your copy of the Florida Mobile Home Act, Florida Statute Chapter 723 from the Department of Business and Professional Regulation.

Call toll free: 800-226-9101 or 850-487-1395
Email: Call.Center@dbpr.state.fl.us
Web: WWW.MyFlorida.com/dbpr
Mailing: Department of Business & Professional Regulation
Division of Florida Condominiums, Timeshares and Mobile Homes
Northwood Centre
1940 North Monroe Street
Tallahassee, FL 32399-1030

In Memorium
Jean-Claude (JC) Dansereau
1930-2013
Thank you for your many years of service to the members and staff of FMO.

You have served FMO in many ways, but most importantly, you will be remembered as our dear friend.
JANET ALLTEN

Janet Allten will turn 92 on New Years’ Day!!

She has called Bear Creek her home for the past 27 years. She was a minister’s wife. She and her husband Bob (and 4 children) moved around a lot in their younger years, mostly in New England. When they retired, she says that she finally felt like she was “home” when they moved to Bear Creek. After living in church parsonages all of their lives, their home in Bear Creek was their “very own” and she could paint or decorate it anyway she wanted!! Their retirement years together were the happiest of years.

She lost her husband in 1998, but with the help of her many wonderful friends in Bear Creek, she has remained VERY social and active. Her motto: “the only way to have a friend, is to be one”. This is so true. She may be a petite person, but she has the biggest of hearts. Over the past 27 years, if you were new to the neighborhood, she was most likely the first person to welcome you with a smile and a homemade plate of brownies!

Since she gave up driving a car (she still tools around in her golf cart!!), she is not quite as mobile as she once was. She is extremely grateful to her dear friends in Bear Creek for the many rides they have given her to doctors’ appointments, grocery shopping etc. Bear Creek is such a close community of real friends!!

She still enjoys water aerobics several times a week. She likes reading books on her iPad. And, don’t call her on Monday nights as that is card night with her best buddies!!

As “The Quilt Lady”, she has kept her hands nimble with her quilting, and she has made hundreds of baby quilts that have found their way into homes all around the world!!

She still enjoys her summers in Maine, but Bear Creek is the place she loves to call home!!

Attached is a picture of Janet on her 90th birthday. She had 100 friends at her party in Bear Creek clubhouse #2.

Submitted by: Sandy Allten

JOHN KARRER

John is a long time resident of Westside Ridge MH Community in Auburndale, FL. He turned 90 at the end of September 2013. He and his wife June moved to Auburndale in 1990. They were married for 65 years before she passed away five years ago.

John retired from the Navy as a Medical Administration Officer of the 9th Naval District Commandant at Great Lakes. He served 30 years, 4 months and 16 days after volunteering in 1942 at the age of 19. We salute Mr. Karrer who is a veteran of 3 wars, for his service and dedication to our United States of America! He has been a loyal member of FMO all of his years at Westside Ridge.

John is not a couch potato. He has several hobbies that keep him busy. He has a collection of over 24,000 business cards, belonging to many different clubs that trade cards. The cards are categorized alphabetically and by business or profession. Once a year he files all the new cards to their correct location, carefully moving the older cards to a new slot which is extremely time consuming. The curio cabinets in his home hold 651 pair of salt and pepper shakers from all over the world. He has collected numerous autographs of famous people including Raymond Burr and Richard Nixon. John fills many hours making hook latch rugs. His favorite night out is Tuesday night Bingo and Wednesday morning breakfast with a group of friends.

Submitted by: Janice Montague, Westside Ridge, FMO Rep

PATTI RIST

Patti and her husband Charles moved to Orange Manor West after retiring from Rochester, NY in 1984. Patti had retired from an auto parts plant that made carburetors for General Motors. She was one of the first people to learn computers when the parts plant started this “new” technology! She loved her position.

When their home was new and needed to have grass and landscaping, her husband took care of the lawn, so when Patti’s husband passed on, she took care of the lawn. She has been living in Florida for 30 years and loves it! During her time in OMW, she has worn many “hats”. Among some of the things she has done is to be secretary of the social committee, librarian, worked on the parks’ directory, appeared in plays, helped with pot lucks and even ran bingo. She helped out with bingo in the sister park every Friday evening. Patti has had many wonderful friends and has been a member of FMO for 30 years. She will be 92 years young in February of 2014.

Submitted by: Nila Thewlis, FMO Rep
Orange Manor West, Winter Haven

Submitted by: Sandy Allten
Madonna Ludwig was born on October 3, 1920 in a small community north of Pittsburgh, PA. Donna, as her friends call her was married to her husband Howard, for sixty-five years until his death in 2005. They have two sons, John and James who reside in Michigan and Florida. She is computer and Skype proficient which keeps her in touch with family including her sons, five grandchildren and six great-grandchildren.

Donna and Howard retired to Country Meadows Estates in Plant City in April of 1984. The name of the community has undergone some changes over the years. It is now called The Meadows at Country Wood. Donna has worked diligently, volunteering over the years. She has worked in the park for various committees, has served on the board of directors, has been the editor of the park newsletter and a host of many other positions. Some of her duties were chairing the Election committee and handling private party reservations for social affairs.

Donna has also worked in the community of Plant City for the Food Bank, Meals on Wheels, The Garden Club, the Book Club and a variety of other causes.

She has been lucky that she enjoys excellent health and looks a good forty years younger than her age. Obviously her card playing and volunteer work have kept her young. She won’t be the type to retire to a rocking chair anytime soon! Her mother lived to be ninety-six and stayed active, as I am sure Donna will.

A farewell pot luck party was held at the clubhouse in The Meadows on September 14th where her friends took the opportunity to wish Donna well for her future at The Estates at Carpenters in Lakeland, FL.

Keep in touch Donna. We love you!

Submitted by: Colleen Teal
FMO Rep for The Meadows at Country Wood
MARK YOUR CALENDARS:
State Assembly 2013
December 9th & 10th

FMO’s official business meeting will be held Monday, December 9th and Tuesday, December 10th.

State Assembly will consist of two half-days of meetings, during which delegates will elect a new Board of Directors for the FMO. Any FMO member is invited to attend the meetings, but only delegates will be allowed to have a vote during elections. Space is very limited for attendees, so if you are planning to sit in on the meetings, please advise Joyce Stanton at joyce@fmo.org or by calling the FMO office.

This meeting will be held at the Clarion Inn & Suites, 20967 US. 19, Clearwater, FL 33765.

All positions are available on the FMO board of directors. According to the FMO bylaws, below are the requirements to hold the positions. Only active members are eligible to hold elected offices in the Federation. To hold an elective Federation office, members must meet the following eligibility requirements:

**President:** A person must reside twelve months of the year in a manufactured/mobile home community in the State of Florida and be a member of the Federation for at least two years prior to nomination and/or appointment.

**Vice President:** A person must reside twelve months of the year in a manufactured/mobile home community in the State of Florida and be a member of the Federation for at least two years prior to nomination and/or appointment.

**Section Director:** A person must reside at least six months of the year in a manufactured/mobile home community in the State of Florida and be a member of the Federation for at least one year prior to nomination and/or appointment. The person must also reside in the geographical section to which election is sought.

**Director-at-Large:** A person must reside at least six months of the year in a manufactured/mobile home community in the State of Florida and be a member of the Federation for at least one year prior to nomination and/or appointment.

If anyone is interested in one of these offices, please contact Sara Monaco at 727-530-7539 or email her at sara@fmo.org for a candidate fact sheet.

<table>
<thead>
<tr>
<th>Director-at-Large</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RICHARD TWORT</strong></td>
</tr>
<tr>
<td>Briarwood Mobile Estates</td>
</tr>
<tr>
<td>Port Orange, FL 32127</td>
</tr>
<tr>
<td>FMO member since January 2009</td>
</tr>
<tr>
<td>Running for the position of Director at Large</td>
</tr>
</tbody>
</table>

Richard worked as a Radiological Technologist from 1963-2006. From 1974 to 2001 he worked the pm shift at Crittenton Hospital in Rochester, MI. Richard also worked in other medical field capacities. He and his wife Gloria have been married since 1965. They have 5 children and 11 grandchildren and 2 great grandsons. Richard retired in 2006 from Henry Ford Health Systems Bi-County Hospital (Warren, MI Campus) to their retirement community in Port Orange, FL.

Richard joined the FMO in January 2009 and was appointed FMO District 14 VP and has served as Director-at-Large since 2011. Richard is also co-leader of “Team DBPR”. He writes a full page column in the Briarpatch Newsletter informing the residents of the FMO and all that we do.

Richard loves helping people in the manufactured home communities throughout Florida and wants to continue helping FMO members. He believes in the FMO and what we stand for.
A Happy Beginning to the Holidays!

I hope your summer was a good one. For those of you who are back in Florida and even those who stay here year round I am sure you are getting busy preparing for the holidays. In the hustle and bustle of your preparations try to do a little something extra for those who are not a member of FMO. Tell them about our organization and the importance of being a member. Invite them to a District Meeting and for those of you, who do not receive the district meeting notices, contact me. I can set you up to receive them to get the information out.

Please consider being a contact for the FMO if there isn’t one in your community. A representative is of great importance as they are a voice in spreading the word of what FMO does for its members.

Feel free to contact me either by phone or email with any questions. I enjoy hearing from you with any ideas you may have to benefit this wonderful organization.

Beth Pankow

Lifestyle Choice Realty, Inc.
280 LaVista Dr. West, Winter Springs, FL 32708
Call Toll-Free: 1-866-527-3258
www.LifestyleChoiceRealty.com

Happy Holidays!

The FMO office will be closed on

November 28 & 29
December 24, 25 & 26
December 31, January 1 & 2
$30 covers you and your sweetie for 1 year.

*To take advantage of this offer, you must be an FMO member in good standing. This fantastic offer is available to ALL FMO members!

- 24-Hour Emergency Road Service
- Custom Computerized Trip Routing/Map Service
- Reimbursement for Emergency Travel Expense
- Emergency Message Service
- Auto/Truck/RV Rental Discounts
- Hotel/Motel Discounts
- Spouse covered at no extra charge
- Much much more!

**COMPARE**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cross Country</th>
<th>AAA</th>
<th>Allstate Motor Club</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Road Service</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Theft Reward Decal</td>
<td>up to $5,000 reward</td>
<td>up to $1,000 reward</td>
<td>up to $5,000 reward</td>
</tr>
<tr>
<td>Emergency Message Service</td>
<td>will call 3 family members</td>
<td>not available</td>
<td>not available</td>
</tr>
<tr>
<td>Custom Trip Routing/Map Service</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Annual Cost</td>
<td>*$30</td>
<td>$66/first year</td>
<td>$52.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$66/renewal</td>
<td></td>
</tr>
</tbody>
</table>

**YES...I want to Join Cross Country Motor Club**

Date: ______________________       FMO Membership #: ______________________

Member : ____________________________________    Secondary Member: __________________________

Address: ______________________________________________________________________________________

City/State/Zip: ________________________________________________________________________________

Phone: ______________________       E-mail (please print): ______________________

**Do not send cash.** Fill out the coupon above and enclose a check or money order for $30, payable to FMO. Mark front of envelope “Cross Country Membership enclosed” and mail to: Federation of Manufactured Home Owners of Florida, 4020 Portsmouth Rd., Largo, FL 33771.

Questions? e-mail Joyce at ads@fmo.org or call (727) 530-7539.

**Note: Your Cross Country Motor Club Membership will be billed separately. Please allow 4–6 weeks to receive your card from CCMC.**
MOBILEHOME.NET
Advertise your Home Sale on the Manufactured Home MLS. For a one-time fee, your home sale info, including 5 photos remains advertised “UNTIL SOLD”! Get nationwide exposure for your home sale. 1-940-231-9188. www.mobilehome.net

For advertising information call Joyce at 727-530-7539.

WANTED!
Like to help others? Keep people informed? Why not spend a few hours each month volunteering for the FMO. If your community already has a rep, consider becoming an assistant. Additionally, larger communities need many reps to meet the needs of their members.

Comfort Cover Systems
Proudly Roofing Since 1985

Mobile/Manufactured Home Roofing System
• Insulated Energy Star Rated Roof
• Manufacturer’s Backed Lifetime Warranty
• Financing Available
• STOP Roof Leaks
Single-ply roofing membrane toughened with Elvaloy resin modifiers from DuPont

FREE ESTIMATES
1-800-226-0955
www.ComfortCover.org

Advertisers’ INDEX

AMS 1-800-226-1334 www.AMSONFLA.com 10
American Residential Warranty 1-877-752-6794 www.anwplans.com/FMO 19
Comfort Cover Systems Roofing 1-800-226-0955 www.ComfortCover.org 31
Cross Country Motor Club 1-727-530-7539 www.FMO.org 30
Florida Anchor & Barrier 1-800-681-3772 27
FMO Application 1-727-530-7539 www.FMO.org 24
FMO HOA Manual 1-727-530-7539 www.FMO.org 21
Lifestyle Choice Realty, Inc. 1-866-527-3258 www.LifestyleChoiceRealty.com 29
Mobile Home Insurance 2
Professional Insurance Systems 1-800-329-5799 www.ProInsurance.us 32

Get your FMO News online!
Each issue is posted on the FMO website.
To stop hard copy mailing, call the FMO office or email members@fmo.org

FMO News 31
NEW! Florida Mobile Home Owners Insurance Plan

Get Quick Quote
- Auto Insurance
- Boat Insurance
- Mobile Home Insurance
- Health Insurance
- Medicare Advantage Plans
- Medicare Supplements
- Life Insurance
- Annuities
- Long Term Care
- Home Health Care

Established in 1990, Professional Insurance is a Full Service Insurance Agency serving over 10,000 policyholders. We are licensed and represent over 75 different Insurance carriers and can solve all your insurance needs. We work to find affordable coverage for you with the protection you need.

Have All Your Insurance in ONE Place!

800-329-5799

www.ProInsurance.us