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1	H.542
2	Introduced by Representatives Botzow of Pownal, Baker of West Rutland,
3	Davis of Washington, Fisher of Lincoln, Head of South
4	Burlington, McDonald of Berlin, Milkey of Brattleboro, Moran
5	of Wardsboro, Ram of Burlington, Savage of Swanton, Sharpe
6	of Bristol, South of St. Johnsbury, Stevens of Waterbury and
7	Winters of Williamstown
8	Referred to Committee on
9	Date:
10	Subject: Mobile homes
11	Statement of purpose: This bill proposes to clarify the rights and obligations
12	regarding the transfer of ownership of a mobile home, and to establish a
13	definition and requirements for mobile home rent-to-own transactions.
14	An act relating to transfers of mobile homes and rent-to-own transactions
15	It is hereby enacted by the General Assembly of the State of Vermont:
16	Sec. 1. 9 V.S.A. § 2602 is amended to read:
17	§ 2602. SALE <u>OR TRANSFER</u> ; PRICE DISCLOSURE; UNIFORM
18	MOBILE HOME <u>UNIFORM</u> BILL OF SALE
19	* * *

1	(b)(1) No mobile home may be sold or its ownership otherwise transferred
2	unless a completed mobile home uniform bill of sale as described in
3	subsection (c) is completed endorsed by the clerk of the town in which the
4	mobile home is located and furnished by the seller or transferor to the buyer or
5	transferee. The mobile home uniform bill of sale must be filed with the town
6	clerk of the town in which the mobile home is to be located. Prior to resale, a
7	mobile home uniform bill of sale must be endorsed by the town clerk of the
8	town in which the mobile home is located and a copy sent to the town clerk
9	where the mobile home will be located.
10	(2) If a mobile home is sold or transferred separately from the real
11	property on which it is located, the seller or transferor shall provide a copy of
12	the mobile home uniform bill of sale by certified mail, return receipt requested,
13	to the record owner of the real property on which the mobile home is located.
14	(3) A clerk shall not endorse a mobile home uniform bill of sale unless:
15	(A) all property taxes due and payable as of the most recent
16	assessment or installment thereof on the mobile home, but not the real property
17	on which the mobile home is located if separately owned, have been paid in
18	full; and
19	(B) if a mobile home is sold or transferred separately from the real

property on which it is located, the seller or transferor has provided a copy of

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1	the mobile home uniform bill of sale to the owner of the real property on which
2	the mobile home is located.
3	(4) The buyer or transferee shall file the bill of sale with the clerk of the
4	town in which the mobile home will be located within 10 days of receipt from
5	the seller or transferor. If the mobile home will be relocated to real property
6	that is not owned by the buyer or transferee, the buyer or transferee shall
7	provide a copy of the mobile home uniform bill of sale to the record owner of
8	the real property on which the mobile home will be located.
9	(5) A clerk shall not accept for filing a mobile home uniform bill of sale
10	that is not endorsed as required by this subsection.
11	(6) The requirements of this subsection shall apply to a mobile home
12	that is physically relocated by its owner to another town.
13	(7) This subsection shall not apply to:
14	(A) the valid transfer of a mobile home by deed when financed as
15	residential real estate pursuant to this chapter;
16	(B) the valid transfer of a mobile home by a mobile home uniform
17	bill of sale pursuant to the abandonment process set forth in 10 V.S.A. § 6249;

(C) the physical relocation of a mobile home that is held as inventory

by a manufacturer, distributor, or dealer, is stored or displayed on a sales lot,

and is not connected to utilities.

(e) No mobile home shall be moved over the highways of this state unless
the operator of the vehicle hauling such mobile home has in his or her
possession a copy of the mobile home uniform bill of sale endorsed pursuant t
32 V.S.A. § 5079 by the town clerk of the town in which the mobile home was
last listed and by the clerk of the town in which the mobile home was last
located. The mobile home uniform bill of sale shall contain the make, model,
serial, size, year manufactured and location of each mobile home. It shall give
the name and address of the owner of the property and whether the property is
subject to a security interest and shall be substantially in the following form:
VERMONT MOBILE HOME UNIFORM BILL OF SALE
KNOW ALL PEOPLE BY THESE PRESENTS THAT
, Seller(s), of County of
and State of, in
consideration of
, Buyer(s), of
County of and State of
the receipt and sufficiency whereof is hereby acknowledged, do hereby grant,
sell, transfer and deliver unto said Buyer(s) the following goods and chattels,
namely:

1	Mobile Home Make: Model: Year:
2	Serial Number: Size:
3	Color: presently located
4	atin the Town of
5	[] Mobile Home will remain at above location.
6	[] Mobile Home will be located at in Town of
7	
8	TO HAVE AND TO HOLD all and singular the goods and chattels to the said
9	Buyer(s) and Buyer(s) executors, administrators, and
10	assigns, to Buyer(s) own use and behoof forever. And the Seller(s) hereby
11	covenant(s) with the said Buyer(s) that Seller(s) is/are the lawful owner(s) of
12	said goods and chattels, that they are free from all encumbrances, that Seller(s)
13	has/have good right to sell the same as aforesaid, and that Seller(s) will warrant
14	and defend the same against the lawful claims and demands of all persons.
15	IN WITNESS WHEREOF, the Seller(s) hereto set(s) his/her/their
16	hand(s), this day of A.D. 20
17	
18	Witness Seller
19	
20	Witness Seller

1	NOTICE: Title 32 V.S.A. § 5079 requires that this Mobile Home Uniform Bil
2	of Sale be signed by Sellers, Town Clerk of the Town where the Mobile Home
3	is located prior to sale, and filed by Buyer with the Town Clerk of the Town
4	where the Mobile Home will be located after the sale.
5	SECURITY INTEREST
6	This property is subject to the following security interest or interests of
7	record:
8	<u>Secured Party</u> <u>Date</u> <u>Discharged</u> <u>Town Record Number</u>
9	TO BE COMPLETED BY TOWN CLERK WHERE MOBILE HOME IS
10	PRESENTLY LOCATED.
11	I hereby acknowledge that:
12	1. Notation of above transfer has been made on the margin of the
13	retained copy of the Mobile Home Uniform Bill of Sale whereby Seller(s)
14	herein acquired title.
15	2. Copy of this bill of sale has been forwarded to Town Clerk of Town
16	where above Mobile Home will be located.
17	3. Notation of security interest has been made.
18	DATED: ATTEST: TOWN CLERK
19	(c)(1) A mobile home uniform bill of sale shall contain the following
20	information regarding each mobile home being transferred:
21	(A) the name and address of each seller or transferor;

1	(B) the name and address of each buyer or transferee;
2	(C) the make, model, serial number, size, and year manufactured;
3	(D) the current address or location of the mobile home;
4	(E) whether the mobile home will be moved following the sale or
5	transfer, and if so, the future address of the mobile home;
6	(F) the name and address of the owner of the real property on which
7	the mobile home is located;
8	(G) the name and address of the owner of the real property on which
9	the mobile home will be located following the sale or transfer;
10	(H) if the mobile home is sold separately from the real property on
11	which it is located, confirmation that the seller or transferor has provided
12	notice of the sale to the owner of the real property on which the mobile home
13	is located; and
14	(I) if the property is subject to a security interest, the name of the
15	debtor, the name of the secured party, and the effective date of the security
16	agreement under which the security interest was created.
17	(2) A mobile home uniform bill of sale shall be substantially in the
18	following form:
19	VERMONT MOBILE HOME UNIFORM BILL OF SALE
20	Seller or Transferor ("Seller"):
21	Name:

1	Street:
2	Town/State/ZIP:
3	County:
4	Mailing Address (if different):
5	Street:
6	Town/State/ZIP:
7	Buyer or Transferee ("Buyer"):
8	Name:
9	Street:
10	Town/State/ZIP:
11	County:
12	Mailing Address (if different):
13	Street:
14	Town/State/ZIP:
15	Mobile Home Being Sold or Transferred ("Mobile Home")
16	Specifications:
17	Make:
18	<u>Model:</u>
19	Year:
20	Serial Number:
21	Size:

1	<u>Color:</u>
2	Current Location:
3	Street:
4	Town/State/ZIP:
5	County:
6	Owner of Real Property on which Mobile Home is Located:
7	<u>Name:</u>
8	Street:
9	Town/State/ZIP:
10	Mailing Address (if different):
11	Street:
12	Town/State/ZIP:
13	[] Seller(s)/Transferor(s) has (have) provided a copy of this bill of sale to the
14	owner of the real property on which mobile home is currently located.
15	Location of Mobile Home Following Sale
16	[] Mobile Home will remain at current location.
17	[] Mobile Home will be relocated to the following address:
18	Street:
19	Town/State/ZIP:
20	<u>County:</u>

1	Owner of Real Property on which Mobile Home will be Located:
2	<u>Name:</u>
3	Street:
4	Town/State/ZIP:
5	Mailing Address (if different):
6	Street:
7	Town/State/ZIP:
8	For good and valuable consideration, the receipt and sufficiency of which is
9	acknowledged, Seller hereby transfers to the Buyer the Mobile Home
10	identified in this Bill of Sale, and Seller covenants with Buyer that Seller is the
11	lawful owner of the Mobile Home, that it is free from all encumbrances, that
12	Seller has good right to sell the Mobile Home, and that Seller will warrant and
13	defend the same against the lawful claims and demands of all persons.
14	Seller SignatureDate
15	Witness Signature
16	Seller SignatureDate
17	Witness Signature
18	Buyer SignatureDate
19	Witness Signature
20	Buyer SignatureDate
21	Witness Signature

1	<u>Security Interest</u>
2	The Mobile Home is subject to the following security interests of record:
3	Debtor Secured Party Date
4	
5	
6	<u>NOTICE</u>
7	Vermont statute requires that this Mobile Home Uniform Bill of Sale be signed
8	by each Buyer and Seller, endorsed by the Town Clerk of the Town where the
9	Mobile Home is located at the time of sale, and filed by Buyer with the Town
10	Clerk of the Town where the Mobile Home will be located after the sale.
11	TOWN CLERK ENDORSEMENT
12	TO BE COMPLETED BY TOWN CLERK WHERE MOBILE HOME IS
13	CURRENTLY LOCATED.
14	I hereby acknowledge that:
15	1. Notation of above transfer has been made on the margin of the
16	retained copy of the Mobile Home Uniform Bill of Sale whereby Seller
17	acquired title.
18	2. Notation of security interest has been made.
19	3. All property taxes due and payable as of the most recent assessment
20	or installment thereof on the Mobile Home, but not the real property on which
21	the Mobile Home is located if separately owned, have been paid in full.

1	4. If the Mobile Home is sold or transferred separately from the real
2	property on which it is located, Seller has provided a copy of the Mobile Home
3	Uniform Bill of Sale to the Owner of the real property on which the Mobile
4	Home is located.
5	Town Clerk Signature:Date:
6	(3) Within 14 days of filing, the town clerk in the town in which a
7	mobile home uniform bill of sale is filed shall mail a copy of the recorded bill
8	of sale to each buyer, seller, and owner of real property for whom a mailing
9	address is provided. The cost of copying and mailing copies pursuant to this
10	subdivision shall be charged when the bill of sale is submitted for filing, and
11	shall be in addition to the filing fees charged by the town.
12	(d) A mobile home shall not be moved over the highways of this state
13	unless the operator of the vehicle hauling the mobile home has in his or her
14	possession a copy of the mobile home uniform bill of sale endorsed pursuant to
15	subsection (b) of this section. In addition to any penalty or remedy imposed
16	under section 2607 of this title, a violation of this subsection shall be subject to
17	the collection and enforcement provisions set forth in 32 V.S.A. § 5079.
18	(e)(1) For purposes of this subsection, "an agreement to purchase a mobile
19	home on a rent-to-own, lease-purchase, or similar basis" means any agreement,
20	other than an agreement to purchase a mobile home, that will be financed as
21	residential real estate, under which:

1	(A) a buyer or lessee, however named, agrees to pay consideration in
2	one or more installments to the owner of a mobile home, or to a third party
3	designated by the owner of the mobile home to receive payment on behalf of
4	the owner, for the right to use or occupy the mobile home;
5	(B) upon full compliance with the terms of the agreement, the buyer
6	or lessee, however named, is bound to become, or for no further or a merely
7	nominal additional consideration, has the option of becoming, the owner of the
8	mobile home.
9	(2) An agreement to purchase a mobile home on a rent-to-own,
10	lease-purchase, or similar basis shall not transfer ownership of the mobile
11	home, or the rights, duties, and liabilities arising from ownership of the mobile
12	home, unless and until:
13	(A) the buyer and seller execute a written retail installment contract
14	complying with the requirements set forth in chapter 59 of this title;
15	(B) the seller furnishes to the buyer an executed mobile home
16	uniform bill of sale endorsed pursuant to subsection (b) of this section; and
17	(C) the buyer executes and records the mobile home uniform bill of
18	sale with the town clerk of the town in which the mobile home will be located
19	within 10 days of receipt from the seller.
20	(3) An agreement to purchase a mobile home on a rent-to-own,

lease-purchase, or similar basis that meets the requirements of subdivision (2)

1	of this subsection shall constitute a "retail installment transaction" as defined
2	in subdivision 2351(4) of this title, and in addition to any other applicable law,
3	shall be subject to chapter 59 of this title and 9A V.S.A. Article 2 of the
4	Uniform Commercial Code (Sale of Goods).
5	(4) An agreement to purchase a mobile home on a rent-to-own,
6	lease-purchase, or similar basis that does not meet the requirements of
7	subdivision (2) of this subsection shall constitute a residential rental agreement
8	as defined in subdivision 4451(8) of this title, and in addition to any other
9	applicable law, shall be governed by chapter 137 of this title, and as
10	appropriate, 9A V.S.A. Article 2A of the Uniform Commercial Code (Leases)
11	and chapter 153 of Title 10.
12	(5) Notwithstanding subdivisions (2)–(4) of this subsection, a buyer or
13	seller may pursue any remedies available at law or at equity for:
14	(A) damages resulting from another party's breach of a valid
15	agreement to purchase a mobile home on a rent-to-own, lease-purchase, or
16	similar basis; and
17	(B) damages resulting from a failed transfer of ownership under
18	subdivision (2) of this subsection arising from another party's act or omission.
19	(f)(1) The sale of a mobile home under this section is a sale of goods under
20	Article 2 of the Uniform Commercial Code, as codified in Title 9A of the

Vermont Statutes Annotated. The provisions of this section should be

1	harmonized with the provisions of the Uniform Commercial Code to the
2	furthest possible extent, but in the event of a direct conflict, this section shall
3	govern.
4	(2) The sale of a mobile home under this section is subject to the
5	provisions governing express and implied warranties on the sale of goods set
6	forth in Part 3 of Article 2 of Title 9A, with the following modifications:
7	(A) the warranty of title in a contract of sale under 9A V.S.A.
8	§ 2-312 may be excluded or modified only by a written agreement that is
9	executed by the buyer and seller prior to sale and clearly states any deficiency
10	or limitation on the seller's title, as well as any security interest, lien, or
11	encumbrance on the mobile home that excludes or modifies the warranty of
12	title; and
13	(B) the implied warranty of merchantability under 9A V.S.A. § 2-314
14	and the implied warranty of fitness for a particular purpose under 9A V.S.A.
15	§ 2-315 may not be waived if the seller has notice, as that term is defined in
16	9A V.S.A. § 1-202, that the mobile home will be used by the buyer as his or
17	her primary residence.
18	(3) In addition to any additional penalties or remedies available at law or
19	at equity, the sale of a mobile home in violation of subdivision (2)(A) or (B) of

this subsection shall be unenforceable against the buyer.

1 Sec.	. 2. 3	2 V.S.A.	8	5079 is	amended	to read

- § 5079. SALE OR TRANSFER OF MOBILE HOMES; COLLECTION OF
- 3 TAXES

- (a) Within 10 days of acquiring ownership by sale, trade, transfer, or other means, an owner of a mobile home as defined in 9 V.S.A. § 2601 or 10 V.S.A. § 6201 shall file with the clerk of the municipality in which the mobile home is located a mobile home uniform bill of sale, containing the make, model, serial number, size, year manufactured, and location of the mobile home. It shall give the name and address of the owner of the property, and whether the property is subject to a security interest, and shall be substantially in the form prescribed in 9 V.S.A. § 2602(c). This subsection shall not apply to mobile homes held solely for sale by a manufacturer, distributor, or dealer that are stored or displayed on a sales lot and are not connected to utilities. A transfer of ownership of a mobile home shall be made pursuant to the requirements set forth in chapter 72 of Title 9.
 - (b) An owner of a mobile home, except those held for sale by a manufacturer, distributor or dealer that are stored or displayed on a sales lot and are not connected to utilities, may not sell, trade, transfer, or move the home without a mobile home uniform bill of sale endorsed by the clerk of the municipality in which it is located. In the case of removal of a mobile home from the municipality, or of a sale, trade, or transfer that will result in the

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removal of the mobile home from the municipality, the clerk shall not endorse
the mobile home uniform bill of sale unless all property taxes assessed with
regard to the mobile home, but not the mobile home site, have been paid. The
owner of the mobile home shall file a copy of the endorsed mobile home bill of
sale with the clerk of the new municipality within 10 days of the date on which
the mobile home is moved into the new municipality. Where ownership of an
abandoned mobile home is transferred pursuant to a court order issued
pursuant to 10 V.S.A. § 6249, the order shall not constitute a release of the
mobile home from any lien for penalties, interest and taxes due the town to the
date of the bill of sale, prorated as of that date. Where ownership of an
abandoned mobile home is transferred pursuant to 10 V.S.A. § 6249 to an
owner who certifies to the court that the mobile home will be disposed of, the
order shall not constitute a release of the mobile home from any lien for taxes
due the town and an authorization to remove the mobile home from the town
for the purpose of disposal.
(c) Any person, including the owner of a mobile home or agent, who
removes a mobile home from the town in which it was listed without having in

his or her possession a mobile home uniform bill of sale endorsed by the clerk

of the municipality where the mobile home was located as required by

subsection (b) of this section shall be fined not more than \$300.00.

- (d) A mobile home removed from a town without a mobile home uniform bill of sale endorsed by the clerk of the municipality where the mobile home was located as required by subsection (b) of this section 9 V.S.A. § 2602 may be taken into possession by any sheriff, deputy sheriff, constable, or police officer, or by the treasurer or tax collector of the town in which the mobile home was last listed if known, or by the commissioner of taxes if that town is unknown. A mobile home taken into possession under this section by an officer other than the collector of taxes shall be delivered promptly to the collector of taxes of the town in which the mobile home was last listed. In taking possession, the authorized officer may proceed without judicial process only in the event that the taking of possession can be done without breach of the peace. Proceedings for collection of the taxes assessed against and due with respect to the mobile home shall then be conducted in accordance with subchapter 9 of chapter 133 of this title.
 - (e) Taxes assessed against a mobile home shall be considered due for purposes of this section as of the date of removal of the mobile home from the town in which the mobile home was last listed, and the owner shall be liable for fees provided for in section 1674 of this title from the date of removal.
 - (f) The treasurer or tax collector of any town from which a mobile home is removed, without an endorsed mobile home uniform bill of sale as required by subsection (b) of this section 9 V.S.A. § 2602(b) may notify the director of the

1	division of property valuation and review of the removal giving a description
2	of the mobile home by serial or other number if known. If the director is
3	notified of the seizure of a mobile home as provided in subsection (d) of this
4	section, he or she shall immediately notify the treasurer or tax collector of the
5	town, if known, in which the mobile home was last listed on the grand list.
6	(g) Taxes lawfully assessed upon a mobile home shall attach as a lien on
7	the mobile home as provided in section 5061 of this title.
8	Sec. 3. 10 V.S.A. § 6204(d) is amended to read:
9	(d) A mobile home occupied on the basis of a lease-purchase or "rent to
10	own" rent-to-own contract shall be subject to the provisions of 9 V.S.A.
11	chapter 59 § 2602(e).
12	Sec. 4. AVAILABILITY OF MOBILE HOME UNIFORM BILL OF SALE
13	The department of housing and community affairs shall make publicly
14	available on its website a mobile home uniform bill of sale in a format
15	substantially similar to the form set forth in 9 V.S.A. § 2602(c).
16	Sec. 5. EFFECTIVE DATE
17	This act shall take effect upon passage.