



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF CONSTRUCTION CODES
IRVIN J. POKE
DIRECTOR

STEVE ARWOOD
DIRECTOR

MANUFACTURED HOUSING COMMISSION

2501 Woodlake Circle, Conference Room #3
Okemos, Michigan

AGENDA

December 18, 2013

10:00 a.m.

1. Call to Order and Determination of Quorum
2. Approval of Agenda (Pages 1-2)
3. Approval of Minutes — October 16, 2013 (Pages 3-14)
4. Manufactured Housing Program Fund Financial Report (Page 15)
5. Imposition of Penalties
6. Variances
 - a. Whispering Oaks Mobile Home Park (Roscommon County) (Pages 16-20)
7. Committee Reports
8. Unfinished Business

The meeting site and parking are accessible. Individuals attending the meeting are requested to refrain from using heavily scented personal care products, in order to enhance accessibility for everyone. People with disabilities requiring additional services (such as materials in alternative format) in order to participate in the meeting should call Brenda Caron at (517) 241-9317 at least 10 work days before the event. LARA is an equal opportunity employer/program.

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9. New Business
 - a. Report on Annual Inspections of Manufactured Home Communities
 - b. License Approval (Page 21)
10. Public Comment [If issues are raised during public comment which require a response, the Commission's Executive Director will respond and Commissioners who wish to comment will make their comments after the Executive Director's response. The Commission will not allow public comment about the substance of open or closed complaints (unless, if regarding a closed complaint, the right to appeal is waived) but will allow public comment about procedural issues related to complaints. Public comment will be limited to 10 minutes for an individual representing an organization and 6 minutes for an individual not representing an organization; the Commission chairperson may grant the individual an additional 10 minutes.]
11. Chief's Report
12. Next Meeting — **March 19, 2014**
13. Adjournment



RICK SNYDER
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DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
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MANUFACTURED HOUSING COMMISSION
2501 Woodlake Circle, Conference Room #3
Okemos, Michigan

MINUTES
October 16, 2013
10:00 a.m.

MEMBERS PRESENT

Mr. Jerome Ruggirello, Chairperson
Ms. Brenda Abbey
Mr. Phillip Copeland
Mr. Peter Hennard, Vice-Chairperson

Mr. Steven Karbal
Mr. William Lettinga
Ms. Linda (Lynn) O'Brien
Mr. Creighton Weber

MEMBERS ABSENT

Ms. Carole Elliott — Excused

DEPARTMENT PERSONNEL ATTENDING

Mr. Irvin Poke, Director, Bureau of Construction Codes (BCC)
Mr. Keith Lambert, Deputy Director, BCC
Mr. Larry Lehman, Chief, Building Division, BCC
Mr. Charles Curtis, Asst. Chief, Building Division, BCC
Ms. Brenda Caron, Secretary, Building Division, BCC
Ms. Tracie Pack, Departmental Analyst, Building Division, BCC

OTHERS IN ATTENDANCE

Mr. Bill Sheffer — MMHA

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1. **CALL TO ORDER AND DETERMINATION OF QUORUM**

The meeting was called to order at approximately 10:04 a.m. by Chairperson Ruggirello. Roll call was taken and a quorum was determined to be present at that time.

Chairperson Ruggirello welcomed and introduced Commissioner Lynn O'Brien as the most recent addition to the Commission. She represents residents of a licensed manufactured housing community.

2. **APPROVAL OF THE AGENDA**

A **MOTION** was made by Commissioner Hennard and seconded by Commissioner Weber to approve the Agenda. **MOTION CARRIED.**

****Addendum 1

3. **APPROVAL OF MINUTES**

A **MOTION** was made by Commissioner Lettinga and seconded by Commissioner Abbey to approve the minutes of the August 21, 2013, meeting as presented. Commissioner O'Brien asked that she not be listed as "absent" for the August meeting, since she had not been officially sworn in until August 27th. Chairperson Ruggirello indicated this would be noted and the correction made. **MOTION CARRIED.**

****Addendum 2

4. **MANUFACTURED HOUSING PROGRAM FUND FINANCIAL REPORT**

Mr. Lehman indicated that the 4th Quarter Financial Report for FY 2013 will be presented at the December meeting, because it has not yet been released by the Department.

5. **IMPOSITION OF PENALTIES**

There was no imposition of penalties.

6. **VARIANCES**

There were no variances requested.

7. **COMMITTEE REPORTS**

There were no committee reports made.

8. **UNFINISHED BUSINESS**

There was no unfinished business to discuss.

9. **NEW BUSINESS**

a. **Report on Annual Inspections of Manufactured Home Communities**

Mr. Lehman reported that out of 1,126 communities, Bureau inspectors have completed 1,026 (91%) of the 2013 annual inspections; and out of those, 46% had no violations, 54% had one or more violations, and 1 community has closed. There are 100 communities yet to be inspected this year or are already somewhere in the process.

b. **License Approval**

A **MOTION** was made by Commissioner Karbal and seconded by Commissioner Copeland to approve all pending licenses on Page 15 and Addendum A. **MOTION CARRIED.**

****Addendum 3

Commissioner Karbal raised a concern he has with the Commission only meeting four times next year, and how do we deal with items that come up or licenses that may need to be approved between meetings? For example, would a license applicant for a retailer's license have to wait until the next Commission meeting to actually commence business? That may be potentially three months to wait for a license. Someone might purchase a community and may form an affiliated retail company and want to purchase repossessed homes along with their other homes, and without being a licensed retailer they would have to pay sales tax and just really couldn't begin operations. For example, they have to secure financing, and they cannot secure retail financing without a retailer's license. So it holds up a lot of other things that retailers need to do in order to commence business.

Mr. Lehman indicated that what we are ultimately looking at is a potential one month delay in issuing a retailer's or installer/servicer's license. As far as other business, if we have a very sensitive situation with a license that needs to be reacted to and has to come before the Commission for penalties, fines, etc., we can call a special meeting in those cases. We have the authority to do so. In the past, we have issued "temporary" initial licenses to those retailer and installer/servicer license applicants when their applications are complete but the Commission

October 16, 2013

meeting was cancelled due to lack of quorum. The “temporary” initial license was issued with an expiration date equal to the next Commission meeting, at which time they were formally approved and issued a “permanent” license. The Attorney General has agreed that we have the authority to do this. Mr. Lehman is not sure if we can just automatically issue a “temporary” initial license to every pending retailer and installer/servicer license applicant prior to each meeting or not. Mr. Poke stated that he would look at the specifics in the statute and see what kind of authority the Department is given. He will have an answer for the Commission by the next meeting.

10. PUBLIC COMMENT

No one spoke.

11. CHIEF’S REPORT

Mr. Lehman announced that the Bureau will hold a public hearing on the adoption of the 2012 Michigan Building and Rehabilitation Codes in this room on October 24, 2013, at 9:00 a.m. The public is invited to attend.

The Residential Code Review Committee has had two meetings so far to deal with proposed code changes for the adoption of the 2012 Michigan Residential Code. This will probably be a lengthy process, because the Committee will also be looking at proposed changes to the Energy Code along with the Residential Code.

The Building Division has recently hired two limited-term building inspectors, Sergio Perez and Micah Bowerman. Their primary focus is going to be working on demolition inspections in the Detroit area. The State Land Bank has obtained ownership on a number of homes throughout the state and in the Detroit area, and these inspectors have been hired to help with those inspections. In Detroit alone they are looking at about 4,000 homes.

The ICC Final Action Code Hearings were just held in early October for the adoption of the 2015 International Codes, which included the Residential and Energy Codes, as well as the Plumbing and Mechanical Codes. Mr. Poke and several Bureau chiefs attended the hearings.

12. NEXT MEETING

The next scheduled meeting of the Manufactured Housing Commission is Wednesday, December 18, 2013.

13. **ADJOURNMENT**

At 10:28 a.m., a **MOTION** was made by Commissioner Lettinga and seconded by Commissioner Weber to adjourn the meeting. **MOTION CARRIED.**

DRAFT



RICK SNYDER
GOVERNOR

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IRVIN J. POKE
DIRECTOR

STEVE ARWOOD
DIRECTOR

MANUFACTURED HOUSING COMMISSION

2501 Woodlake Circle, Conference Room #3

Okemos, Michigan

AGENDA

October 16, 2013

10:00 a.m.

APPROVED

1. Call to Order and Determination of Quorum
2. Approval of Agenda (Pages 1-2)
3. Approval of Minutes — August 21, 2013 (Pages 3-14)
4. Manufactured Housing Program Fund Financial Report (Handout Provided @ Meeting)
5. Imposition of Penalties
6. Variances
7. Committee Reports
8. Unfinished Business

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11. Chief's Report
12. Next Meeting — **December 18, 2013**
13. Adjournment



RICK SNYDER
GOVERNOR

STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF CONSTRUCTION CODES
IRVIN J. POKE
DIRECTOR

STEVE ARWOOD
DIRECTOR

MANUFACTURED HOUSING COMMISSION
2501 Woodlake Circle, Conference Room #3
Okemos, Michigan

MINUTES
August 21, 2013
10:00 a.m.

APPROVED

MEMBERS PRESENT

Mr. Jerome Ruggirello, Chairperson
Ms. Brenda Abbey
Mr. Phillip Copeland

Mr. Peter Hennard, Vice-Chairperson
Mr. Steven Karbal
Mr. William Lettinga

MEMBERS ABSENT

Ms. Carole Elliott — Excused
Mr. Creighton Weber — Excused

DEPARTMENT PERSONNEL ATTENDING

Mr. Irvin Poke, Director, Bureau of Construction Codes (BCC)
Mr. Keith Lambert, Deputy Director, BCC
Mr. Larry Lehman, Chief, Building Division, BCC
Ms. Brenda Caron, Secretary, Building Division, BCC
Ms. Tracie Pack, Departmental Analyst, Building Division, BCC
Mr. Todd Cordill, Chief, Plan Review Division, BCC
Ms. LeeAnn Allaire, Departmental Analyst, Office of Management Services (OMS), BCC
Ms. Bridget Smith, Assistant Attorney General

OTHERS IN ATTENDANCE

Mr. Tim DeWitt – MMHA
Mr. Theodore Gantos – North Morris Homeowners Association

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Signatures

Drafted by: Brenda S. Caron Date: August 28, 2013
Brenda S. Caron, Secretary
Building Division

Approved by the Manufactured Housing Commission on: October 16, 2013



Jerome A. Ruggirello, Chairperson
Manufactured Housing Commission

PENDING LICENSE APPROVALS
OCTOBER 16, 2013 – MANUFACTURED HOUSING COMMISSION MEETING

INSTALLER/SERVICER	RETAILER
Vintage Remanufactured Homes, LLC 1720 Terminal Road Niles, MI 49120 David Hagey, Operator	Vintage Remanufactured Homes, LLC 1720 Terminal Road Niles, MI 49120 David Hagey, Operator
Joseph N. Bentley 705 E. Fifth Street Clare, MI 48858 Joseph N. Bentley, Operator	Sunrise Homes Co., Inc. 10470 Dixie Highway Fair Haven, MI 48023 John H. Tucker, Operator
Maple Grove Manufactured Home Community, Inc. 401 Kuipers Drive Midland, MI 48641 David C. Bradley, Operator	

**ADDITIONAL PENDING LICENSE APPROVALS
OCTOBER 16, 2013 – MANUFACTURED HOUSING COMMISSION MEETING**

INSTALLER/SERVICER	RETAILER
Ricky Old 6050 Lindsey Road China, MI 48054 Ricky Old, Operator	Matrix MI Homes, LLC 2889 Sandpiper Rochester Hills, MI 48309 Glen B. Nelson, Operator
Kenneth Dewuif 5550 Springborn China, MI 48054 Kenneth Dewuif, Operator	Matrix MI Homes, LLC 9620 Highland Road White Lake, MI 48386 Glen B. Nelson, Operator
Bay Area Mobile Homes, LLC 5687 North Huron Road Pinconning, MI 48650 Christopher M. Boyke, Operator	Matrix MI Homes, LLC 49645 AuLac Drive Chesterfield, MI 48051 Glen B. Nelson, Operator
PJ's Construction 75 Maple Drive Belleville, MI 48111 Paul H. Johnson, Jr., Operator	Matrix MI Homes, LLC 8225 Embury Road Grand Blanc, MI 48439 Glen B. Nelson, Operator
	Matrix MI Homes, LLC 16181 Lancaster Way Holly, MI 48442 Glen B. Nelson, Operator
	Matrix MI Homes, LLC 41875 Carousel Street Novi, MI 48377 Glen B. Nelson, Operator
	Matrix MI Homes, LLC 10500 Lapeer Road Davison, MI 48423 Glen B. Nelson, Operator
	Matrix MI Homes, LLC 8300 Ravine Road Kalamazoo, MI 49009 Glen B. Nelson, Operator
	Matrix MI Homes, LLC 45301 Chateau Thierry Boulevard Macomb, MI 48044 Glen B. Nelson, Operator

INSTALLER/SERVICER	RETAILER
	Matrix MI Homes, LLC 45013 Catalpa Boulevard Macomb, MI 48044 Glen B. Nelson, Operator
	UMH Sales and Finance, Inc. d/b/a Birchwood Farms 8057 Birchwood Drive Birch Run, MI 48415 Shirley Klinert, Operator
	Real Estate Solutions, LLC 513 Pamela Drive Coldwater, MI 49036 Travis Hampton, Operator
	Vacation Village, Inc. d/b/a Vacation Village 10707 Shore Drive Williamsburg, MI 49629 George Knight, Operator

Manufactured Housing Program Fund Revenue/Expenditure Report

FY 2013 - 4th Quarter

Program Revenue		Program Expenditures	
Licenses	\$ 44,544	Salaries	\$ 312,559
Permits	\$ 185	Longevity & Insurance	\$ 64,543
Titles	\$ 551,562	Retirement & FICA	\$ 177,263
Other:		CSS&M & Equipment	\$ 143,174
Publication & Copy Revenue	\$ 150	Travel	\$ 5,041
Land Sales-App. for Registration	\$ -	Sub-Total Direct Expenditures	\$ 645,987
HUD Reimb. of Insp. Costs	\$ -	Indirect Dept. Expenditures:	
Mfrd. Housing Commission Fines	\$ 1,112	Info Technology Services	\$ 207,021
Common Cash Interest	\$ 1,318	Rent	\$ 50,844
RED-DCS 1%	\$ (6,735)	Property Management	\$ 5,461
RED-Dept of State	\$ (137,629)	Executive Director Programs	\$ 10,898
RED-AG	\$ -	Administrative Services	\$ 78,454
TOTAL REVENUE	\$ 454,507	TOTAL EXPENDITURES	\$ 998,666

4th Quarter Difference = \$ (544,158)

FY 2013 Year-To-Date Totals

Program Revenue		Program Expenditures	
Licenses	\$ 310,622	Salaries	\$ 1,008,432
Permits	\$ 520	Longevity & Insurance	\$ 267,736
Titles	\$ 2,128,488	Retirement & FICA	\$ 611,020
Other:		CSS&M & Equipment	\$ 295,325
Publication & Copy Revenue	\$ 350	Travel	\$ 11,648
Land Sales-App. for Registration	\$ -	Sub-Total Direct Expenditures	\$ 2,194,160
HUD Reimb. of Insp. Costs	\$ -	Indirect Dept. Expenditures:	
Mfrd. Housing Commission Fines	\$ 9,788	Info Technology Services	\$ 207,021
Common Cash Interest	\$ 3,029	Rent	\$ 122,028
RED-DCS 1%	\$ (40,242)	Property Management	\$ 21,468
RED-Dept of State	\$ (264,943)	Executive Director Programs	\$ 16,832
RED-AG	\$ -	Administrative Services	\$ 144,990
TOTAL REVENUE	\$ 2,147,610	TOTAL EXPENDITURES	\$ 2,706,499

FY/13 DIFFERENCE (Through 4th Quarter) \$ (558,888)

FUND BALANCE (Through 4th Quarter) \$ 1,884,387



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STATE OF MICHIGAN
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
BUREAU OF CONSTRUCTION CODES
IRVIN J. POKE
DIRECTOR

STEVE ARWOOD
DIRECTOR

MEMORANDUM

Date: November 25, 2013

To: Manufactured Housing Commission

From: Larry Lehman, Building Division

Subj: REQUEST FOR VARIANCE in the matter of:
Oakwood Shores, Inc. d/b/a Whispering Oaks Mobile Home Park (Roscommon County)
License No. 1200837/Plan Review Project No. 104241/Permit to Construct No. PC-159

Ref: (a) MAC R125.1905(5) – A plans approval and permit to construct shall be valid for 5 years after the date of the issuance and may, upon application, review of the previously approved construction plans for compliance with these rules, and approval of the application, be renewed by the department if the last renewal does not expire more than 10 years after the initial plans approval and permit to construct was issued.

(b) MAC R125.1948(2) – An applicant may file a request with the department for a specific variance if the specific requirement would cause an exceptional practical difficulty.

Purpose. To consider the enclosed submission from Daniel C. Thom, President of Oakwood Shores, Inc. d/b/a Whispering Oaks Mobile Home Park, requesting a specific variance for 10 years from the above referenced rule which, in turn, would authorize the Bureau to renew Permit to Construct No. PC-159, beyond the currently-approved date of extension, January 1, 2012, and to establish a new permit expiration date of January 1, 2017, in line with the Commission’s previous policy, in order to allow the developer another 5 years (for a total of 32-years) to complete this partially completed development.

(*Note: The Commission’s previous policy has been to limit permit extensions to 5-year increments. So the Commission – if it chooses to maintain this policy – may limit extension date to January 1, 2017.)

Background. The original permit to construct for this community was issued on June 12, 1985, to Shayne Trailer Court (currently Whispering Oaks Mobile Home Park), and approved a 10-site expansion of the existing 26-site licensed community in Roscommon County’s Denton Township and expired on June 12, 1990. On December 13, 2006, a permit extension was granted until January 1, 2012.

So far, completed construction includes approved plans, internal road, street lights, sewer being stubbed for connection at the manhole, and trees have been removed from the sites to be constructed. Because of the 10-year time limit on permit extensions imposed by Reference (a), the Bureau may not further extend the developer’s permit to construct unless the Commission grants a specific variance pursuant to its authority under MCL 125.2318 and Reference (b) MAC R125.1948.

Providing for Michigan’s Safety in the Built Environment

MEMORANDUM – REQUEST FOR VARIANCE
Oakwood Shores, Inc. d/b/a Whispering Oaks Mobile Home Park
November 25, 2013

Justification. The enclosed letter from Mr. Thom, dated October 1, 2013, contains the applicable statements required by R125.1948(3) for Commission consideration. The letter states, in relevant part:

“Management is requesting a variance to R125.1905, Rule 905(5). If granted, this variance would extend the date of Permit to Construct PC-159 for sites 94-103. Some work that has been done for sites 94-103, include the approved plans, the street has been completed, (home sites on opposite side of street were constructed in approximately 1994); street lights are completed; the sewer is stubbed for connection at manhole; and trees have been removed from the sites to be constructed.

This is a smaller community with 26 licensed home sites at present. The completion of construction for the other ten home sites would make a total of 36 home sites. A variance was granted in 2006 by the Manufactured Housing Commission which allows siting of the proposed homes on the 13-foot wide one-way internal road segment of Shayne Circle to serve the aforementioned sites, as referenced in Permit to Construct PC-159.

Management’s request for this extension is based largely on the severe economic climate in the local area and across the State over the past several years which has made completion of the remaining sites financially unfeasible. Management respectfully requests a renewal and a ten (10) year extension on the current Permit to Construct.”

The applicant has also filed a notice of the variance request with the municipal clerk’s office and the Michigan Department of Environmental Quality as required by R125.1948(3).

Recommendation. The Bureau’s **Plan Review Division** has reviewed the original plans and this request and **has no objection to its approval.** If the Commission is persuaded that the existing permit to construct should be renewed and approved for another extension, then it will be understood that the remainder of this partially completed community may continue to be built to its currently engineered standards and that it will not be subject to any higher or newer standards until the expiration of a renewed permit. The Commission has the option of amending requests and attaching conditions to its approvals. Based on review of the variance request and supporting documentation, the Building Division recommends extending the permit to construct to January 1, 2017.

Encl: (1) Daniel C. Thom’s letter of October 1, 2013 (w/attachment)

cc: Todd Cordill, BCC, Plan Review Division

October 1, 2013

Oakwood Shores, Inc./ Whispering Oaks Mobile Home Park
418 Shayne Circle
P.O. Box 38
Houghton Lake, Michigan 48629-0038
[REDACTED]

State of Michigan
Department of Energy, Labor & Economic Growth
Bureau of Construction Codes
P.O. Box 30254
Lansing, Michigan 48909 (517) 241-9317

Re: Variance request for extension of Permit to Construct PC-159
R 125.1948, Rule 948 Variance; procedure.

Dear Tracie Pack

Management of Whispering Oaks Mobile Home Park, Houghton Lake, Michigan, license number 1200837 had submitted an application and \$185.00 dollars to the Manufactured Housing Community Plan Examination and Permit to have the permit to construct PC-159 renewed. Since the rules restrict the renewal to a maximum of 10 years from the initial plan approval and permit to construct, plan review division can not renew the permit. Management is requesting a variance to R125.1905, Rule 905 (5). If granted, this variance would extend the date of the Permit to Construct PC-159 for sites 94 through 103. Some work that has been done for sites 94 through 103, include the approved plans; the street has been completed, (home sites on opposite side of street were constructed in approximately 1994); street lights are completed; the sewer is stubbed for connection at manhole; and trees have been removed from the sites to be constructed.

This is a smaller Community with 26 licensed home sites at present. The completion of construction for the other ten home sites would make a total of 36 home sites. A variance was granted in 2006 by the Manufactured Housing Commission which allows siteing of the proposed homes on the 13-foot wide one-way internal road segment of Shayne Circle to serve the aforementioned sites, as referenced in Permit to Construct PC-159.

Managements request for this extension is based largely on the severe economic climate in the local area and across the State over the past several years, which has made completion of the remaining sites financially unfeasible. Management respectfully request a renewal and a ten (10) year extension on the current Permit To Construct.

Management is requesting that the matter be on the agenda for the December 2013 Manufactured Housing Commission meeting.

Sincerely

Oakwood Shores, Inc.

Daniel C. Thom, Pres.

Daniel C. Thom, President

cc: Carol Asher, Denton Township Clerk
Debbie Ostrander, Department of Environmental Quality



RICK SNYDER
GOVERNOR

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IRVIN J. POKE
DIRECTOR

STEVE ARWOOD
DIRECTOR

February 11, 2013

Mr. Daniel C. Thom
Oakwood Shores, Inc.
418 Shayne Circle
P. O. Box 38
Houghton Lake, MI 48629-0038

RE: Project Number: 104241-Denton Township
Whispering Oaks Mobile Home Park
3517 West Houghton Lake Drive
Houghton Lake, MI 48629
Description: Manufactured Housing Renewal

Dear Mr. Thom:

This project has been reviewed for compliance with the State of Michigan Manufactured Housing General Rules.

2008 Manufactured Housing General Rules - Usha Menon

Rule 905(5)-The plan approval and permit to construct shall be valid for 5 years after the date of the issuance and may, upon application, review of the previously approved construction plans for compliance with these rules, and approval of the application, be renewed by the department if the last renewal does not expire more than 10 years after the initial plan approval and permit to construct was issued.

Our records indicate that the initial approval was on June 12, 1985 and expired on June 12, 1990 for 10 sites. A permit renewal was issued on May 15, 1990 which expired on May 1995. This permit has been renewed several times later. Also on December 13, 2006 Manufactured Housing Commission issued a variance extending the permit until January 01, 2012. Since the rules restrict the renewal to a maximum of 10 years from the initial plan approval and permit to construct, plan review division can not renew the permit. In order to receive a renewal you may apply for a variance from the Manufactured Housing Commission. For details please contact Building Division at (517) 241- 9317.

Upon receipt of a written satisfactory response to each code plan review comment, the approval will be forwarded.

Providing for Michigan's Safety In the Built Environment

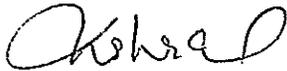
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Mr. Daniel C. Thom
Page 2
February 11, 2013

If you have any questions regarding your plan review, please contact our office at (517)
241-9328.

Sincerely,



Usha Menon, Plan Reviewer

UM/kc

cc: BCC – Building Division
Wilcox Associates Inc - Randall Wilcox

PENDING LICENSE APPROVALS
DECEMBER 18, 2013–MANUFACTURED HOUSING COMMISSION MEETING

INSTALLER/SERVICER	RETAILER
Timothy Ray Davis 870 N. Sage Lake Road Hale, MI 48739 Timothy R. Davis, Operator	Pathway Homes, LLC d/b/a Pathway Homes, LLC (CO) 14099 Sparta Avenue Kent City, MI 49330 Robbie Mosher, Operator
Timothy Trombley 2983 Boulder Ridge Trail Milford, MI 48380 Timothy Trombley, Operator	Riverside Village, LLC 501 Jefferson Bellevue, MI 49201 Gary L. Theis, Operator
	Welcome Home Housing, LLC 4377 Old Plank Road Milford, MI 48381 Jeffrey S. Davidson, Operator
	Strategic Operational Solutions, LLC 21555 Chase Drive Novi, MI 48375 Brian W. Fannon, Operator