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The Quill – January 2024



THE QUILL ARTICLE:

Mobile Homes

HAPPY NEW YEAR!!!! I'm not the type to do New Year's resolutions, but this year I've resolved to be more positive. Hoping to spread that positivity, so let me help some of you face your fears and clear up some issues regarding Mobile/Manufactured Homes.

The first thing to do in a transaction dealing with a mobile home is to confirm you are, in fact, dealing with a mobile home. I know that sounds silly, but there is a difference between a “mobile home” and a “modular home”. A manufactured home is interchangeable with a mobile home, they are defined in **N.C.G.S 143-143.9(6)**, and can be affixed to real property. Whereas modular homes are defined under North Carolina State Building Code **N.C.G.S 143-136**. A modular home should not have a VIN or a Manufacturer's Certificate of Origin. These are conveyed via a bill of sale rather than a deed. Today we are going to focus on Mobile/Manufactured Homes.

The next step is to determine if an Affidavit for Removal of Manufactured Home from Vehicle Registration Files (DMV Form MVR-46G) or a Declaration of Intent to Affix Manufactured Home to Real Property has been filed. If either of these has been done, and title has not been reinstated, then the MH has been properly converted to real property.

If a MVR-46 or a DOI has not been filed, you will need to search the DMV records to determine if a Certificate of Title has been issued. You may also reach out to the DMV directly by filing a MVR-605A. Be sure to check prior owners in the chain as well as the specific vehicle information (model year, VIN, manufacturer, etc.).

Once you've determined the status of the title you know how to proceed. If the DMV doesn't have a record of a Certificate of Title, you will only need to prepare a DOI to be signed at closing and submitted to the DMV.

If there is a Certificate of Title on record (that has not already been cancelled) some pre-closing work is required.

1. Confirm no ad valorem taxes are due for the personal property and real property. These will need to be paid at closing.
2. Determine if there is a lien on the MH and obtain a payoff good through the closing date.
3. Prepare to be signed and sent at closing:
 - Letter to the DMV to cancel title
 - MVR-46G Affidavit
 - Coversheet for MVR-46G
 - Power of Attorney MVR- 63
4. After closing send the Affidavit and Letter to the DMV for processing and cancellation.
5. Once processed by the DMV, you will then record the Affidavit with Coversheet at the ROD in the County where the property is located.

I hope that clears up the big steps in Mobile/Manufactured Home closings. Of course, we're always here to help you with the nitty-gritty and fact-specific issues that arise in these and other transactions.

Please reach out to me at sarah.fuentes@barristerstitle.com if you have any questions.

Thanks, and I hope 2024 treats you well!

CLE CORNER

Four (4) NEW On-Demand CLE's!

We have four (4) new CLE's that have just been added to our on-demand library. Click **HERE** to access the CLE library.

The list of the eight (8) total current course offerings for 2024 in our on-demand library are as follows::

- Claims Update
- Heir Property
- Foreclosures
- Legal Descriptions
- Real Estate & Bankruptcy
- Mechanicsmen & Materialmen Liens
- Notarization in 2023
- Case Law Update

We hope these quick and FREE on-demand CLE's help you get those credits in easily!

GET TO KNOW COURTENAY BEYER

Welcome the Newest Edition of the BTS
Team!

A veteran pharmaceutical representative, Courtenay enjoys making human connections and is jazzed to join the team and work in the Charlotte territory. She and her husband, Brooke, live in Barclay Downs with their 13-year-old daughter, Catherine, and four-year-old golden retriever, Buddha. The family loves going to live sporting events, whether the multiple pro options in Charlotte, or basketball and volleyball games for their sports crazed daughter.

Courtenay, pronounced Core-10-A (her husband is proud of sharing his "phonetic" pronunciation 😂), grew up in Cajunland, in South Louisiana. In her 20s, she was promoted and moved by Pfizer Pharmaceuticals to Manhattan. She is delighted to have landed in Charlotte, North Carolina, which feels like and is home.



You can reach Courtenay here: Courtenay Beyer, Charlotte Sales and Marketing Representative, (c) 704-995-2990

courtenay.beyer@barristerstitle.com

Now, let's get to know her a little better...

1. Favorite Breakfast? ***Cheerios with blueberries and a cup of Community coffee.***
2. Coffee vs Tea? ***I didn't drink coffee until March 2021 when I tasted my husband's at breakfast and it was much better than in college. I'm a pm herbal tea drinker.***
3. Do you prefer working from home or an office? ***Out seeing customers which I call "work fieldtrips" has always been my favorite. I'd go stir crazy in an office or at home.***
4. Dinner at the table or on the couch? ***On the couch with family.***
5. What is your favorite dessert? ***Mississippi mud pie.***
6. What are you currently watching? ***I mostly listen to podcasts. I like Sean Ryan and Smartless – one informative and the other to make me laugh.***
7. If you had one free hour in your day, what would you do? ***Go to pilates.***
8. Are you a morning person or night owl? ***I like to be asleep by 9pm during the week so I can get up early. On Friday and Saturday I stay up and watch TV with my husband.***
9. What is your bedtime? ***Why do I feel embarrassed that I love to be asleep by 9:00pm?!***
10. Tell us an interesting fact about yourself that we may not know. ***As a girl, my dream job was to have a job where I could dress up every day...score! I'm also the oldest of three children, but now that my baby brother turned 40 I've decided to be the "youngest".***

THE QUILL RECIPE

Court's New Orleans Gumbo Recipe

Who is celebrating Mardi Gras this year? Courtenay is sharing some of her cajun roots and we hope you enjoy her gumbo recipe! We think this would be great for a Super Bowl party too.

Prep Time:

45 minutes

Cook Time:

Two hours and 30 minutes



Ingredients:

- 2 sticks butter
- 1 cup all-purpose flour
- 1 pound sausage (anything from Eckrich to Butterball works great but if you want to get fancy, andouille or smoked sausage, sliced 1/4 inch thick)
- 2 celery stalks, chopped
- 1 large green bell pepper, chopped
- 1 large white or yellow onion, chopped
- 4 cloves garlic, minced
- salt and pepper to taste
- 1 pinch Tony Chachere's or other Cajun seasoning to taste
- 6 cups chicken broth
- 1 bay leaf
- 1 rotisserie chicken, boned and shredded (I typically boil three boneless, skinless chicken breasts and shred them for this key ingredient of the recipe)

Directions:

Start by making your roux. Melt butter in a stockpot over medium heat; whisk in flour until roux is smooth and has cooked to the color of chocolate milk, about 8 to 10 minutes. Be careful not to burn the roux. If you see black specks in the mixture, it's best to start over.

Next add sausage, celery, bell pepper, and onion into the roux, cook and stir 5 minutes. Add garlic, continue to cook and stir another 5 minutes. Season with salt, pepper, and Cajun seasoning, stir well to blend. Pour in chicken broth and add bay leaf. Bring to a boil over high heat, reduce heat to medium-low and simmer, uncovered, for 1 hour, stirring occasionally. Stir in the chicken and simmer 1 hour more. Skim off any foam that floats to the top during this time.

Make your typical rice recipe and add rice with an ice cream scooper to the center of your bowl of gumbo, enjoy!

THE QUILL MEME

Do you make New Year Resolutions?



To make or not to make New Year resolutions? That is the question.

Here is what we're doing:

[Sarah Fuentes](#), "I don't have any resolutions this year!"

[Jennifer Conrad](#), "No resolution here but I am attempting a dry January and have made it 8 days, which is huge. On the other side of it, I am now eating more 😊."

[Keaira McGuire](#), "I love New Year resolutions and I make them in four categories for myself: self improvement, financial, hobbies & fitness and home."

[Courtenay Beyer](#), "My NY resolution is to proofread my voice to text messages because Siri rhymes words with some wacko things so I'm going to adhere to this resolution!"

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