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BILL ANALYSIS

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House Bill 5045 (as reported without amendment)  
Sponsor: Representative Tonya Schuitmaker  
House Committee: Banking and Financial Services  
Senate Committee: Banking and Financial Institutions

### **CONTENT**

The bill would amend the Mobile Home Commission Act to eliminate requirements that transfer-of-title information be indicated on the back of a mobile home's certificate of title.

The Act requires that a certificate of title for a mobile home contain "upon the reverse side" forms for assignment of title or interest and warranty of title by the owner, with space for notation of security interests in the mobile home at the time of a transfer, to be signed in ink, and other forms the Department of Labor and Economic Growth (DLEG) considers necessary. Under the bill, the certificate of title would continue to have to include those forms, but they would not have to be on the reverse side of the certificate.

In addition, the Act provides that, if the owner of a mobile home transfers or assigns the owner's title or interest to the mobile home, he or she must indorse "on the back of the certificate of title" an assignment of the mobile home with warranty of title with a statement of all security interests in the mobile home, and must mail or deliver the certificate to DLEG or to the purchaser or transferee at the time of the delivery to the purchaser or transferee. Under the bill, a mobile home owner who transferred or assigned the title or interest to another person still would have to indorse the assignment, but would not have to do so on the back of the certificate of title.

MCL 125.2330b & 125.2330c

Legislative Analyst: Patrick Affholter

### **FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Date Completed: 4-20-06

Fiscal Analyst: Maria Tyszkiewicz