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**April i'mPOWERED! NMHOA's Educational Network**

1 message

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**National Manufactured Home Owners Association** <admin@nmhoa.org>  
Reply-To: National Manufactured Home Owners Association <admin@nmhoa.org>  
To: Dave <david.r.anderson.nmhoa@gmail.com>

Thu, May 4, 2017 at 11:46 AM

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and encourage them to subscribe.*

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**i'mPOWERED! April 2017**

**NMHOA's  
President Tim  
Sheahan  
Welcomes You to  
i'mPOWERED!**

Welcome to NMHOA's educational series, i'm**POWERED!** As they say, "knowledge is power," which inspired NMHOA to create a distinctive name for this service that combines the three words I-am-empowered.

The goal of i'm**POWERED!** is to inform and educate so you have the tools to help yourself in dealing with the unique circumstances of manufactured home living. We hope you find the articles valuable and welcome your question or suggestions for future content.

Wishing you success and satisfaction!

As a Member, you have access to more resources. Archives for i'm**POWERED!** are kept on [NMHOA's website](#).

Log in to i'm**POWERED!** from the main menu using the password: **MHO2000\***

The Legal Services Corporation was established with bipartisan support by an act of Congress in 1974. It is funded by congressional appropriation and was created for the purpose of ensuring equal access to justice under the law for all Americans by providing civil (non-criminal) legal assistance to those who

Tim Sheahan  
NMHOA President

otherwise would be unable  
to afford it. ...

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## FEATURED ARTICLE:

### "Pilot Programs Expand High Quality Loans to Manufactured Home Buyers in Rural Areas"

Expanding rural homeownership requires expanded access to credit and high-quality housing loans. The United States Department of Agriculture (USDA) has pilots that can do both. The **USDA Section 502 Direct Loan Program** and the **502 Guaranteed Loan Program** help countless low- and moderate-income Americans in rural areas across the country, have access to homeownership opportunities and housing resources. The 502 Direct Loan Program does this by directly offering homeowners who often have little to no other options for mortgage financing **access to high quality loans**, while the 502 program also **guarantees loans made by commercial lenders**. Despite the success of the 502 Direct and Guaranteed Loan Program, the program's potential to reach a broader range of additional homebuyers is limited, in part, by its financing restrictions on certain types of manufactured homes. ...

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## Ask Dave

Q: What is the Consumer Financial Bureau and how can it help me?

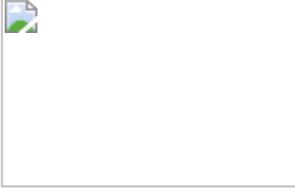
A: The Consumer Financial Protection Bureau (CFPB) is an agency of the United States government responsible for consumer protection in the financial sector. CFPB jurisdiction includes banks, credit unions, securities firms, payday lenders, mortgage-servicing operations, foreclosure relief services, debt collectors and other financial companies operating in the United States. The Bureau's priorities are mortgages, credit cards and student loans. It writes and enforces rules for financial institutions, examines both bank and non-bank financial institutions, monitors and reports on markets, as well as collects and tracks consumer complaints. Since the CFPB database was established in 2011, more than 1 million searchable complaints have been published on its web site. ...

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*If you have a question for Dave, please email it to him at: [dave.r.anderson.nmhoa@gmail.com](mailto:dave.r.anderson.nmhoa@gmail.com)*

## Donate to NMHOA

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### National Manufactured Home Owners Association

*The mission of the National Manufactured Home Owners Association (NMHOA) is to promote, represent, preserve, and enhance the rights and interests of manufactured home-owners throughout the United States.*

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**Visit our website** [www.nmhoa.org](http://www.nmhoa.org)

**Our mailing address is:**

NMHOA 2380 Wycliff St., Ste. 200, Saint Paul, MN 55114

**Our phone number is:**

(202) 800-9795

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National Manufactured Home Owners Association · PO Box 22346 · Seattle, WA 98112 · USA

