

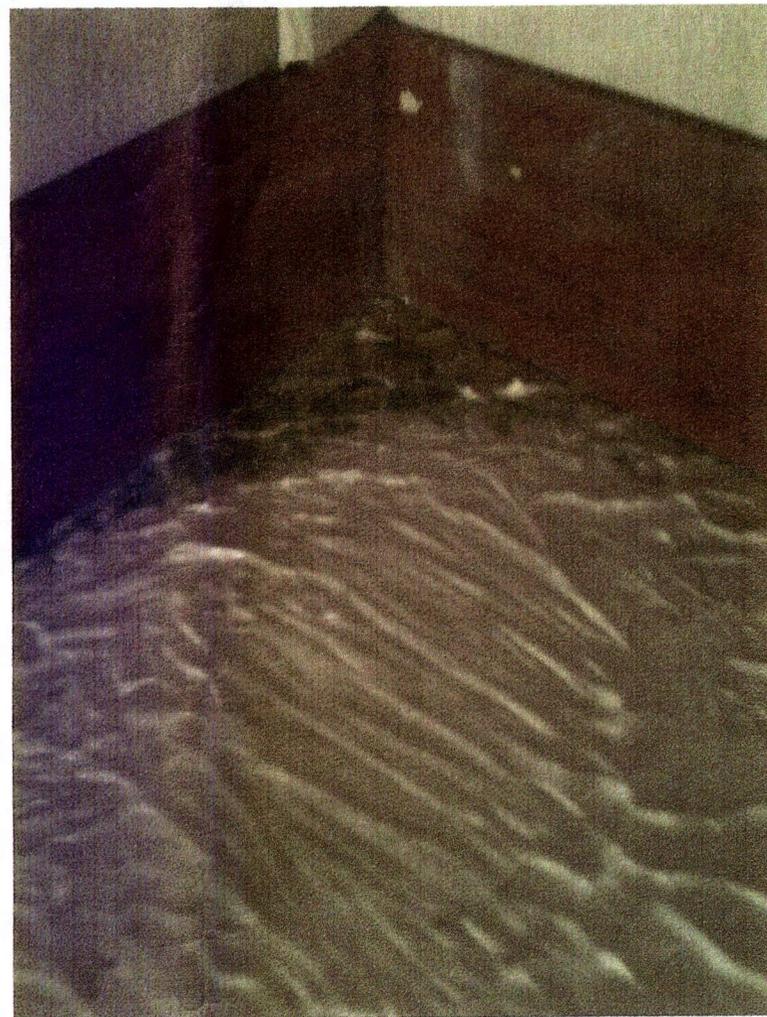




(2)
Crack in Front
DOOR.



Mold that spread
to front of Home.



Mr. Handyman of Charleston Estimate
 for Home Repairs. FOR Roof and inside
 they includes walls, & mold removal.

PROPOSAL SUBMITTED TO: Alisha Hanna	PHONE: 843-707-2189	DATE: February 6, 2015
STREET: 777 Kinlaw Rd	JOB NAME:	JOB PHONE:
CITY, STATE and ZIP: Bonneau, SC 29431	JOB LOCATION: Same	INVOICE:

We hereby submit specification and estimate for:

- 1) Roofing: This price is to remove all roofing materials and all roof decking materials and replace with 7/16 OSB plywood, new 15LB felt paper, Aluminum flashing as needed and asphalt shingles.
\$8650.00
- 2) Caulk cracks in the ceiling.
\$ 216.00
- 3) Remove, supply and install a new front door and storm door.
\$ 1338.00
- 4) Install a junction box for the laundry room light.
\$ 98.00

We propose hereby to furnish material and labor – complete in accordance with above specification, for the sum of:

Ten Thousand Three Hundred Two _____ dollars (\$ 10,302.00).

Payment made as follows: Cash, Check, Credit card or money order upon completion.

<p>All material is guaranteed to be as specified. All work to be complete in a workmanlike manner according to standard practices. Any alterations or deviations from the above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreement contingent upon strikes, accidents or delays beyond our control.</p>	<p>Authorized Signature:</p> <hr/>
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HomeFirst Agency, INC.
P.O. BOX 9770
MARYVILLE, TN 37802
800-804-9389

ESTIMATE: NON-DSA SETTLING DAMAGES (Ricky Laney- IAS)

Claim #201418806, ALISHA HANNA

Completed

Total Materials:	\$120.54
Total Labor:	\$649.07
Total Equipment:	\$12.03
Subtotal:	\$781.64
Sales Tax 8.000% (applies to materials only):	\$9.64
Estimate Subtotal:	\$791.28
Total Coverage Structure:	\$791.28
Coverage Structure Deductible:	\$0.00
Net Coverage Structure Total:	\$791.28
Amount Payable on Coverage Structure:	\$791.28
Estimate Total:	\$791.28

Finalization



HomeFirst Agency, INC.
 P.O. BOX 9770
 MARYVILLE, TN 37802
 800-804-9389

*Insurance Adjustment
 Does not include Roof*

Description	Coverage	Quantity	Unit Price	Per	Total Cost
ESTIMATE: NON-DSA SETTLING DAMAGES (Ricky Laney- IAS)					Claim #201418806, ALISHA HANNA
Completed					
FLOORPLAN: Floorplan					
BEDROOM 2					
Length: 9' Width: 14'10" Height: 8' Flat Walls: 381.34 SF Walls-subs: 381.34 SF Walls-subs-cas-bsbd: 367.44 SF Doors: 0.00 SF Windows: 0.00 SF Openings: 0.00 SF Missing Walls: 0.00 SF Floor: 133.50 SF Ceiling: 133.50 SF Perim (F): 47.66 LF Perim (C): 47.66 LF					
1 Prep & Mask For Painting (SF)	Structure	381.34	\$0.20	SF	\$76.26
2 Contents, Move & Protect	Structure	1	\$31.36	HR	\$31.36
3 Drywall Patch 1 to 4 SF	Structure	1	\$84.02	EA	\$84.02
4 Ceilings 2 Coats, Roller - Paint	Structure	133.50	\$0.84	SF	\$112.14
BEDROOM 2 - Subtotal (4 items)					\$303.78
Bedroom					
Length: 7'11" Width: 11'3" Height: 8' Flat Walls: 306.66 SF Walls-subs: 306.66 SF Walls-subs-cas-bsbd: 295.48 SF Doors: 0.00 SF Windows: 0.00 SF Openings: 0.00 SF Missing Walls: 0.00 SF Floor: 89.06 SF Ceiling: 89.06 SF Perim (F): 38.34 LF Perim (C): 38.34 LF					
5 Prep & Mask For Painting (SF)	Structure	306.66	\$0.20	SF	\$61.34
6 Contents, Move & Protect	Structure	1	\$31.36	HR	\$31.36
7 Drywall Patch 1 to 4 SF	Structure	1	\$84.02	EA	\$84.02
8 Ceilings 2 Coats, Roller - Paint	Structure	89.06	\$0.84	SF	\$74.81
Bedroom - Subtotal (4 items)					\$251.53
UNDERBELLY					
9 Relevel, Single Wide Relevel Only	Structure	1	\$122.70	EA	\$122.70
UNDERBELLY - Subtotal (1 item)					\$122.70
DEBRIS REMOVAL					
10 Trucking & Hauling, 1/2 Ton	Structure	1	\$103.63	LD	\$103.63
DEBRIS REMOVAL - Subtotal (1 item)					\$103.63
Floorplan - Subtotal (10 items)					\$781.64

manufacturer to my home soon to inspect the damage and that this is the first time he has heard of roof damage. That is an out and out lie and he told me that mobile homes are required to have H pins. I know that they have a set of codes for building roofs for mobile homes just like homes. There has to be some equivalent to an H pin that is used in mobile homes to keep the roof stable and my home is lacking this. It looks like the Himalaya mountain range all the way down the entire length of my home. The fact that they are all lying and trying to deceive me now proves my theory that they are all working together to trick and con their customers. I have called attorney after attorney, sent emails and asked for referrals and still at this point noone can take on Vanderbilt Mortgage. They are bullies and it is time that they be held responsible for making disposable, overpriced homes that consumers are being tricked into believing are well built and of quality. I was told by Clayton Homes that HomeFirst Insurance was wonderful insurance and well worth the money. Just another tactic used by them to get you stuck with a home that is worthless. A legitimate insurance company actually comes out and inspects the homes when you purchase them, not this one, they already know what type of junk Clayton homes manufactures. They are all owned by the same people who basically stay afloat by ripping off the consumer. I went on the Clayton homes website and you can see that there are many other consumers who have been duped by these con artists. I need legal representation and I cannot find a lawyer that is experienced with this type of case. I would like my money back because I have to get a new home now, I want to keep my credit in good standing and I want Vanderbilt Mortgage company to know that they have bullied their last consumer. They need to stop deceiving customers and run a legitimate business built on integrity and honesty. The fact that this is a large company that has more money than I do is irrelevant, I am an honest, hardworking mother of an autistic child who also has had to be uprooted from his home because of this mess. He began having trouble first and had to move in with my parents in December to get out of this toxic environment. Please help me. I need legal representation. This is a mess that I did not create and I don't think it is right to let it destroy my credit. I also do not think it is right to let them keep the money I paid in when I believed I was buying a home that my son and I could live in forever. This is a sad situation and I am completely devastated and heartbroken. Please help me and my son, I am begging you. There has to be a law against buying lemons and deceptive trade practices that protects the consumer. I know that there are lawyers that will accept a portion of my settlement as a contingency fee as well. I need legal representation. I do not know where to turn for help that is why I am consulting you.

Thank you.

Sincerely,

Alisha Marie Hanna

My contact information is:

Alisha Hanna

777 Kinlaw Rd.

Bonneau, SC 29431-3505

(843) 257-4205

October 2014 and I reported it immediately to my insurance company. He also stated that roof is very unstable and squishy and is not safe to hold any weight. I began searching for a lawyer as soon as the new year came in and have not had any luck. I sent a letter to Vanderbilt Mortgage company to let them know that I have had to vacate the home because the mold is spreading and a toxic smell that burns my eyes, nose, throat and lungs is making me ill. I also stated that my fiancé and I were not going to pay the payments any longer because the home is unliveable and noone will help me fix it and I cannot afford to pay the \$10,300 to fix the roof and the rest of the expenses to clean up mold from the insulation, water in the walls and whatever damage the water may have caused to the floors. The contractor that came out to my home also stated that he believes that the home has leaked since day one and is just know penetrating the walls and noone would have ever known if it hadn't come through the walls. I moved out of my home on February 20, 2015. I called Vanderbilt Mortgage who I must add owns Clayton Homes and HomeFirst Insurance which is why they are able to scam so many customers because by owning the manufacturer, the insurance company and being the mortgage company they can all blame each other and pretend to be different companies to give their customers the royal run around which is all I have been getting. I called Vanderbilt Mortgage yesterday because I was supposed to get a call back from anither customer service manager because the other Customer Service Manager Dawn Payne had promised me that someone would call me back on Friday February 20, 2015 because she said that she could not help me and was out of options for me. I got a customer service manager on the phone and all he did was start telling me that I still have to pay these payments over and over again. It is clear that all Vanderbilt Mortgage cares about is money. My health and well being are not important. When I bought this home I thought I was buying a decent home that would last me my lifetime and I knew at some point I would have to replace my roof but, this is way too soon. I called Allison Blankenship from Clayton Homes in North Charleston who worked with us when we bought the home because I left 2 messages for her and she never called me back. She had called one day while I was at work and insisted on speaking to my father because I was at work and listed their phone number as a contact since I cannot use my cell phone at work. She had promised that they would help me with repairs back in January. She said that I should get the contractor out to my home to start the repairs and they would help pay for them. I am so glad that I did not do that. She wanted the contractor to fix the mold and worry about the roof later but, that is not the way to handle this problem. The roof is the problem and needs to be fixed first and once the leaks stop the mold and walls, door frame (which is now deeply cracked and warped due to the water damage to the roof) could have been repaired. She wanted me to let them get started and run up a huge bill and be left holding the bag to pay for it. The home is now taken over by mold and toxic fumes and because I could not afford to fix it on my own is too far gone to fix. I have told the Mortgage company that I do not want this home. I do not trust it any longer, it is too damaged and the walls are wet now, the insulation is wet now and the electrical system is now showing signs of damage. I have done everything correctly as the homeowner. I have done all the upkeep on this home and cleaned it and kept the outside clean as well. I have repaired everything that has ever went wrong out of my own pocket but, this is too expensive for me. I have paid all of my payments now for 6 years and 3 months. I have paid in \$150 a month for worthless insurance that covers nothing. I have paid all of the property taxes on this home for the last 6 years also. I estimate that I have paid in approximately \$50,000 on a home that I can never own now through no fault of my own. I was told by Mr. Newman of HomeFirst Insurance that they are going to try and send someone from the

February 26, 2015

To: The Office Of Governor Nikki Haley

I have a serious problem with a mobile home that I purchased brand new from Clayton Homes in 2008 from Clayton Homes of North Charleston, SC. The home has had many issues since the date of purchase and I have paid out of my own pocket to fix all of the problems with this home replacing faucets that blew apart and sprayed water everywhere, replacing the storm door that leaked water terribly, replaced the stove that got too hot and burnt everything we cooked and made a sizzling sound until it finally just quit less than 3 years after buying the home. My home got hit by lightning and I had to replace the thermostat in my home, my microwave had to have a new "brain", I replaced the burners on the old stove, and had to have the dishwasher replaced. My Insurance company doesn't cover anything really so, I finally stopped asking them for help and repaired everything out of my own pocket because I figured that as long as I had a solid foundation home I could finally get everything right in the home myself but, now I am learning that the home has major structural defects. In October of 2014 I began noticing that thick, black and green mold was growing in my home above the window in the bedroom. I contacted my insurance company and told them that. They told me that they would send an adjustor out to see the damage. Within this time I began noticing that my roof was starting to dip in several places all the way down and the cracks in my home that had already been fixed twice previously were getting worse. 3 weeks later the adjustor finally showed up after calling me and telling me that he would be at my home on Friday and never said which Friday and when he didn't show up I called him. He did not return my call and came on the next Friday that I was at work but, I could not get the day off so, my father waited at my home to let him see the damage. Within a few weeks I got a letter stating that this damage is not covered under my policy and it is my fault for not applying gutters which I found out later would never have helped my situation. I was also told that it was my responsibility to re-seal and noone has ever specified what. I also found out that there is nothing to seal on a shingled roof. They also blamed my satellite dish for the damage but, that is just ridiculous. I also found out that he had not reported the roof damage to insurance company but it was shown to him because he told my father that I had a big problem but of course did not state what it was. A letter was sent to the Insurance company letting them know how unfair their claim was and that we would seek legal action because this is wrong to blame the consumer for this problem. They finally agreed to send out a private adjustor from Cross County Adjusting and they sent me back an itemized repair breakdown in which I am enclosing a copy. They sent me a check for \$864 dollars and said I would have to pay the \$500 deductible and I would gladly pay the deductible But, I just knew in my heart that there was far more damage than that. They hadn't even estimated the cost of the roof damage in that estimate again, they completely ignored the roof. I called and hired a contractor that Clayton homes recommended to me and he came out on February 2, 2015 and looked around for a while and the first thing he asked was have we contacted a lawyer because this is really bad for a 5 year old home. He stated that the home is dipping in because he thinks that the H pins have been left out of the roof. He said that the water has soaked the roof because there is not enough support to maintain the shingles and all of the water has soaked through and dripped into my walls and the only way I would have ever know was when that mold starting coming through which began in