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**Bulletin TX 2001-09**

**To:** All Agents, Direct Operations and Attorneys in the State of Texas

**From:** David W. Rhodes

**Date:** 12/1/01

**Re:** I. Lien on Homestead for Refinancing of a Manufactured Home

II. Change in Time Period for Execution of Mechanics Lien

Contract

HJR-5 was enacted during the last session of the legislature. This Act required the approval by Voters to amend the Texas Constitution. The amendment was approved in November of 2001. The new law is effective January 1, 2002.

1. Lien on Homestead for Refinancing of a Manufactured Home

The Act and the Amendment to the Texas Constitution will allow the conversion and refinance of a personal property lien secured by a manufactured home to a lien on real property. As of January 1, 2002, the purchase price of the manufactured home, the cost of installation of the mobile home and the purchase price of the property can be refinanced together and will constitute a valid lien against homestead property.

There will be another Bulletin dealing with the changes to certification and surrendering the certificate of title to manufactured housing in the near future.

II. Change in Time Period for Execution of Mechanic Lien Contract

This same Act and Constitutional Amendment also shortened the time period between application for a loan to construct improvements and the execution of a mechanics lien contract to five (5) days instead of twelve days.

Both of these changes are effective January 1, 2002.