By: Representative Snowden

To: Judiciary A; Transportation

HOUSE BILL NO. 848

- AN ACT TO AMEND SECTION 63-21-5, MISSISSIPPI CODE OF 1972, TO REVISE THE DEFINITION OF MOBILE HOME IN ORDER TO PROVIDE THAT A MOBILE HOME DESIGNATED AS REALTY ON OR BEFORE JULY 1, 1999, MAY HAVE A SECURITY INTEREST PERFECTED BY INCORPORATION IN A DEED OF TRUST; AND FOR RELATED PURPOSES.
- 6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:
- 7 **SECTION 1.** Section 63-21-5, Mississippi Code of 1972, is
- 8 amended as follows:
- 9 63-21-5. The following words and phrases when used in this
- 10 chapter shall, for the purpose of this chapter, have the meanings
- 11 respectively ascribed to them in this section except where the
- 12 context clearly indicates a different meaning:
- 13 (a) "State Tax Commission" shall mean the State Tax
- 14 Commission of the State of Mississippi.
- 15 (b) The term "dealer" shall mean every person engaged
- 16 regularly in the business of buying, selling or exchanging motor
- 17 vehicles, trailers, semitrailers, trucks, tractors or other
- 18 character of commercial or industrial motor vehicles in this
- 19 state, and having in this state an established place of business
- 20 as defined in Section 27-19-303, Mississippi Code of 1972. The
- 21 term "dealer" shall also mean every person engaged regularly in
- 22 the business of buying, selling or exchanging manufactured housing
- 23 in this state, and licensed as a dealer of manufactured housing by
- 24 the Mississippi Department of Insurance.
- 25 (c) The term "designated agent" shall mean each county
- 26 tax collector in this state who may perform his duties under this
- 27 chapter either personally or through any of his deputies, or such
- 28 other persons as the State Tax Commission may designate. The term

- 29 shall also mean those "dealers" as herein defined and/or their
- 30 officers and employees and other persons who are appointed by the
- 31 State Tax Commission in the manner provided in Section 63-21-13,
- 32 Mississippi Code of 1972, to perform the duties of "designated
- 33 agent" for the purposes of this chapter.
- 34 (d) The term "implement of husbandry" shall mean every
- 35 vehicle designed and adapted exclusively for agricultural,
- 36 horticultural or livestock raising operations or for lifting or
- 37 carrying an implement of husbandry and in either case not subject
- 38 to registration if used upon the highways.
- 39 (e) The term "vehicle identification number" shall mean
- 40 the numbers and letters on a vehicle, manufactured home or mobile
- 41 home designated by the manufacturer or assigned by the State Tax
- 42 Commission for the purpose of identifying the vehicle,
- 43 manufactured home or mobile home.
- 44 (f) The term "lien" means every kind of written lease
- 45 which is substantially equivalent to an installment sale or which
- 46 provides for a right of purchase; conditional sale; reservation of
- 47 title; deed of trust; chattel mortgage; trust receipt; and every
- 48 other written agreement or instrument of whatever kind or
- 49 character whereby an interest other than absolute title is sought
- 50 to be held or given on a motor vehicle, manufactured home or
- 51 mobile home.
- 52 (g) The term "lienholder" shall mean any natural
- 53 person, firm, copartnership, association or corporation holding a
- 54 lien as herein defined on a motor vehicle, manufactured home or
- 55 mobile home.
- (h) The term "manufactured housing" or "manufactured
- 57 home" shall mean any structure, transportable in one or more
- 58 sections, which in the traveling mode, is eight (8) body feet or
- 59 more in width or forty (40) body feet or more in length or, when
- 60 erected on site, is three hundred twenty (320) or more square feet
- 61 and which is built on a permanent chassis and designed to be used

- 62 as a dwelling with or without a permanent foundation when
- 63 connected to the required utilities, and includes the plumbing,
- 64 heating, air-conditioning and electrical systems contained
- 65 therein; except that such terms shall include any structure which
- 66 meets all the requirements of this paragraph except the size
- 67 requirements and with respect to which the manufacturer
- voluntarily files a certification required by the Secretary of 68
- Housing and Urban Development and complies with the standards 69
- 70 established under the National Manufactured Housing Construction
- and Safety Standards Act of 1974, 42 USCS, Section 5401. 71
- 72 The term "manufacturer" shall mean any person
- 73 regularly engaged in the business of manufacturing, constructing
- 74 or assembling motor vehicles, manufactured homes or mobile homes,
- either within or without this state. 75
- 76 (j) The term "mobile home" shall mean any structure,
- 77 transportable in one or more sections, which in the traveling
- 78 mode, is eight (8) body feet or more in width or forty (40) body
- 79 feet or more in length or, when erected on site, is three hundred
- twenty (320) or more square feet and which is built on a permanent 80
- 81 chassis and designed to be used as a dwelling with or without a
- permanent foundation when connected to the required utilities, and 82
- 83 includes the plumbing, heating, air-conditioning and electrical
- systems contained therein and manufactured prior to June 15, 1976. 84
- 85 Any mobile home designated as realty on or before July 1, 1999,
- 86 shall continue to be designated as realty so that a security
- 87 interest will be made by incorporating such mobile home in a deed
- of trust. 88
- The term "motorcycle" shall mean every motor 89 (k)
- vehicle having a seat or saddle for the use of the rider and 90
- designed to travel on not more than three (3) wheels in contact 91
- 92 with the ground, but excluding a farm tractor.
- 93 The term "motor vehicle" shall include every

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94 automobile, motorcycle, mobile trailer, semitrailer, truck, truck

- 95 tractor, trailer and every other device in, upon, or by which any
- 96 person or property is or may be transported or drawn upon a public
- 97 highway which is required to have a road or bridge privilege
- 98 license, except such as is moved by animal power or used
- 99 exclusively upon stationary rails or tracks.
- 100 (m) The term "new vehicle" shall mean a motor vehicle,
- 101 manufactured home or mobile home which has never been the subject
- 102 of a first sale for use.
- 103 (n) The term "used vehicle" shall mean a motor vehicle,
- 104 manufactured home or mobile home that has been the subject of a
- 105 first sale for use, whether within this state or elsewhere.
- 106 (o) The term "owner" shall mean a person or persons
- 107 holding the legal title of a vehicle, manufactured home or mobile
- 108 home; in the event a vehicle, manufactured home or mobile home is
- 109 the subject of a deed of trust or a chattel mortgage or an
- 110 agreement for the conditional sale or lease thereof or other like
- 111 agreement, with the right of purchase upon performance of the
- 112 conditions stated in the agreement and with the immediate right of
- 113 possession vested in the grantor in the deed of trust, mortgagor,
- 114 conditional vendee or lessee, said grantor, mortgagor, conditional
- 115 vendee or lessee shall be deemed the owner for the purpose of this
- 116 chapter.
- 117 (p) The term "person" shall include every natural
- 118 person, firm, copartnership, association or corporation.
- 119 (q) The term "pole trailer" shall mean every vehicle
- 120 without motive power designed to be drawn by another vehicle and
- 121 attached to the towing vehicle by means of a reach or pole, or by
- 122 being boomed or otherwise secured to the towing vehicle, and
- 123 ordinarily used for transporting long or irregularly shaped loads
- 124 such as poles, pipes, boats or structural members capable
- 125 generally of sustaining themselves as beams between the supporting
- 126 connections.

- 127 (r) The term "security agreement" shall mean a written 128 agreement which reserves or creates a security interest.
- 129 (s) The term "security interest" shall mean an interest
- in a vehicle, manufactured home or mobile home reserved or created
- 131 by agreement and which secures payment or performance of an
- 132 obligation. The term includes the interest of a lessor under a
- 133 lease intended as security. A security interest is "perfected"
- 134 when it is valid against third parties generally, subject only to
- 135 specific statutory exceptions.
- 136 (t) The term "special mobile equipment" shall mean
- 137 every vehicle not designed or used primarily for the
- 138 transportation of persons or property and only incidentally
- 139 operated or moved over a highway, including, but not limited to:
- 140 ditch-digging apparatus, well-boring apparatus and road
- 141 construction and maintenance machinery such as asphalt spreaders,
- 142 bituminous mixers, bucket loaders, tractors other than truck
- 143 tractors, ditchers, leveling graders, finishing machines, motor
- 144 graders, road rollers, scarifiers, earth-moving carryalls and
- 145 scrapers, power shovels and draglines, and self-propelled cranes,
- 146 vehicles so constructed that they exceed eight (8) feet in width
- 147 and/or thirteen (13) feet six (6) inches in height, and
- 148 earth-moving equipment. The term does not include house trailers,
- 149 dump trucks, truck-mounted transit mixers, cranes or shovels, or
- 150 other vehicles designed for the transportation of persons or
- 151 property to which machinery has been attached.
- 152 (u) The term "nonresident" shall mean every person who
- 153 is not a resident of this state.
- 154 (v) The term "current address" shall mean a new address
- 155 different from the address shown on the application or on the
- 156 certificate of title. The owner shall within thirty (30) days
- 157 after his address is changed from that shown on the application or
- 158 on the certificate of title notify the State Tax Commission of the

- 159 change of address in the manner prescribed by the State Tax
- 160 Commission.
- 161 (w) The term "odometer" shall mean an instrument for
- 162 measuring and recording the actual distance a motor vehicle
- 163 travels while in operation; but shall not include any auxiliary
- 164 instrument designed to be reset by the operator of the motor
- 165 vehicle for the purpose of recording the distance traveled on
- 166 trips.
- 167 (x) The term "odometer reading" shall mean the actual
- 168 cumulative distance traveled disclosed on the odometer.
- 169 (y) The term "odometer disclosure statement" shall mean
- 170 a statement certified by the owner of the motor vehicle to the
- 171 transferee or to the State Tax Commission as to the odometer
- 172 reading.
- 173 (z) The term "mileage" shall mean actual distance that
- 174 a vehicle has traveled.
- 175 (aa) The term "trailer" shall mean every vehicle other
- 176 than a "pole trailer" as defined in this chapter without motive
- 177 power designed to be drawn by another vehicle and attached to the
- 178 towing vehicle for the purpose of hauling goods or products. The
- 179 term "trailer" shall not refer to any structure, transportable in
- 180 one or more sections regardless of size, when erected on site, and
- 181 which is built on a permanent chassis and designed to be used as a
- 182 dwelling with or without a permanent foundation when connected to
- 183 the required utilities, and includes the plumbing, heating,
- 184 air-conditioning and electrical systems contained therein
- 185 regardless of the date of manufacture.
- 186 (bb) The term "salvage mobile home" or "salvage
- 187 manufactured home" shall mean a mobile home or manufactured home
- 188 for which a certificate of title has been issued that an insurance
- 189 company obtains from the owner as a result of paying a total loss
- 190 claim resulting from collision, fire, flood, wind or other
- 191 occurrence. The term "salvage mobile home" or "salvage

192	manufactured home" does not mean or include and is not applicable
193	to a mobile home or manufactured home that is twenty (20) years
194	old or older.

- 195 (cc) "Salvage certificate of title" shall mean a
 196 document issued by the State Tax Commission for a salvage mobile
 197 home or salvage manufactured home as defined in this chapter.
- 198 **SECTION 2.** This act shall take effect and be in force from 199 and after its passage.