

Wood County Foreclosure Process – Mobile Homes

October/November

- Treasurer mails delinquent bills to owner approx. 10/1 with due date of 10/31.
- In early November: Treasurer gets **delinquent list** to Auditor for Delinquent advertising
 - o This list will include any parcels that have not paid their current taxes.
 - In October of 2024 that would be certified delinquent for 2024 year.
 - Legally, we can start the process when taxes are 90 days past due
 - o Auditor advertises 1st time
 - o Treasurer lets Auditor know if anyone paid their delinquencies, so they can be removed from the list
 - o Auditor advertises a 2nd time (usually week of Thanksgiving)
 - o Auditor will mark the “Advertised” flag in Vision
- Auditor sends the final delinquent list to the Prosecutor/Jenna
 - o Prosecutor will send the **Mobile Home Warning Letter** (via regular mail), giving them 30 days from the date of the letter to pay for the entire year, plus court costs. Their balance must be \$0.00 to avoid Foreclosure.
 - Note: Although 30-day deadline, prosecutor typically does not proceed with any MOBILE HOMES past due amount totaling < \$100. They still get a letter mailed, hoping they will pay.
 - The letter says 30 days, but prosecutor usually doesn’t proceed until January with the next step.

January-March

- o If they haven’t paid or set up a delinquent Contract, Prosecutor proceeds by filing the Complaint and mailing the **Mobile Home Complaint Letter** via Certified mail.
 - Before she sends this letter, pros/Jenna reaches out to the Title Office to obtain a copy of the Mobile Home title to attach as an Exhibit in the Complaint. She also will reach out to the Mobile Home Parks to see if we have the correct person living there as well as to make sure the home is still there.
 - Once the Complaint is filed, pros/Jenna will go through Vision and mark each parcel in **“Foreclosure.”** This will indicate that this property owes the **full YEAR balance** as well as court costs to stop Foreclosure.
 - Taxpayer must sign for the Complaint letter. If they don’t sign it, Jenna will send out a 2nd time. If it’s still not signed, she will publish it in the paper. This could cost hundreds of dollars, that is why it is the last resort.
 - Taxpayer has 30 days from the date of the letter to:
 - pay 100% of the balance owed for the YEAR (including any court costs)
 - OR set up a contract with treasurer (Clerk of Courts also sets up contracts)
- o If a parcel gets on a Delinquent Contract, pros/Jenna prepares the Complaint, but doesn’t file it, or mail the Certified Mobile Home Complaint letter.
- o If they default their Delinquent Contract, pros/Jenna files the Complaint, and mails the Certified Complaint letter, and continues from there.

March/April

- o After 30 days or so, if they haven’t paid in full, Prosecutor proceeds by filing for Default Judgment and/or Summary Judgment, and puts the properties up for **Sheriff’s sale**.
 - Note: If taxpayer sets up a Contract with Treasurer, Prosecutor still files Judgement, but the properties are not put up for Sheriff’s sale. Should they default their contract, everything is ready to continue the process.

- prosecutor will give us a list of mobile homes up for Sheriff's sale and the date of the sale. **Up to the time of the Sheriff's sale, we will let her know anytime a payment of any amount is made on these accounts – either call or email her, so she can stop the sale if they paid everything up.**
- Property can go to Sheriff's sale twice. There is a minimum bid to ensure the sale amount is more than the amount of taxes, penalties, interest and court costs owed. The owner will get any leftover monies after everyone is paid.
- If property doesn't sell at Sheriff's sale, Prosecutor marks it as a "**Forfeiture**" on Vision and sends appropriate documentation to the state. The Prosecutors are done at this point.
- Treasurer puts "mortgage code 081" on Vision (land Forfeiture) and it gets readied for Auditor's sale. Tax bills do not need to be mailed in future.
- The Auditor's sale has no minimum price. This yearly sale is usually in December.

The whole process takes 9-10 months, give or take. The longer it goes on, the more expensive it gets.

Balance Paid in Full - Prosecutor files dismissal when paid in full.

Destroyed or Abandoned MH get reported to Auditor by owner or mobile home park.

Fun Facts:

- in 2024, there were 550 mobile homes on the Auditor's Delinquent List, but Pros only had to file 37 Complaints
- Wood County has approx. 5000 mobile homes
- MH del rate to-date = 7.56%

* Mobile Home Warning Letter

PAUL A. DOBSON



**WOOD COUNTY
PROSECUTING ATTORNEY**

CRIMINAL DIVISION

Pamela A. Gross, Chief
Brian O. Boos, Deputy Chief
J. Christopher Anderson
Charles R. McDonald
Morgan L. Spitler
Francis P. de la Sema
Kristofer A. Kristofferson
Michelle K. Mossbarger, Paralegal

APPELLATE DIVISION

David T. Harold, Chief

JUVENILE DIVISION

Charles S. Bergman, Chief
Walter M. Meneses
Wesley R. True

CIVIL DIVISION

James A. Hoppenjans, Chief
Linda F. Holmes
Joyce C. Nowak
Channa B. Beard
Anne M. Diment, Commissioners

INVESTIGATORS

Douglas G. Hartman, Senior Inv.
Brynn C. Burr

VICTIM WITNESS

Rebecca M. Von Sacken, Director
Katelin A. McGowan

OFFICE DIRECTOR

Annie L. Wilson, LPCC

MAILING ADDRESS

One Courthouse Square
Bowling Green, Ohio 43402

PHONE

419.354.9250

FAX

Criminal 419.353.2904
Civil & Juvenile 419.354.7627

WEBSITE

prosecutor.woodcountyohio.gov

November 26, 2024



Bowling Green, OH 43402

Re: Manufactured Home Registration No. 0004M

Dear Ms. [REDACTED]

This office represents the Wood County Treasurer who has advised us that the taxes owing on the above referenced manufactured home registered in your name are delinquent, and this manufactured home is now subject to foreclosure proceedings by our office.

This letter serves as notice that you have thirty (30) days from the date of this letter to either pay the taxes, penalties, interest and prior court costs (if any) in full, or make arrangements for payment with the Treasurer. Unless all of these amounts are paid current or payment arrangements are made with the Treasurer, the manufactured home remains delinquent, and our office will begin foreclosure proceedings in either the Wood County Common Pleas Court, Bowling Green Municipal Court or Perrysburg Municipal Court, seeking a personal judgment against you, sheriff's sale of the home, and the court costs which will be incurred.

To determine the exact amount owed, **please call the Wood County Treasurer's Office at (419) 354-9130.** Once our office receives notice of payment and/or payment arrangements from the Treasurer, we will remove your manufactured home from our delinquent tax list.

If you have any questions regarding these proceedings, please contact our office or the Treasurer's Office. Thank you in advance for your prompt attention to this matter.

Sincerely,

Paul A. Dobson
Wood County Prosecuting Attorney

James A. Hoppenjans
Chief Assistant Prosecuting Attorney

PAD/jk

*COMPLAINT - Mobile Home

- sent by certified mail.

(must sign for this)

ELECTRONICALLY-FILED
WOOD COUNTY COMMON PLEAS COURT

Friday, March 07, 2025 2:40:55 PM

2025MH0019 - Joel M Kuhlman

DOUGLAS F. CUBBERLEY
CLERK OF COURTS WOOD COUNTY OHIO

IN THE COURT OF COMMON PLEAS, WOOD COUNTY, OHIO

JANE SPOERL
TREASURER OF WOOD COUNTY, OHIO
One Courthouse Square
Bowling Green, Ohio 43402

Plaintiff,

vs.

AUSTIN J. MEADOWS
550 E. Florence Avenue, Lot 222
Toledo, Ohio 43605

EAST LANE MOBILE MANOR
550 E. Florence Street
Toledo, Ohio 43605

Defendants.

) Case No:

) JUDGE

) **COMPLAINT FOR FORECLOSURE**
) **OF DELINQUENT**
) **MANUFACTURED HOME**

) Paul A. Dobson (0064126)
) Wood County Prosecuting Attorney
) By: James A. Hoppenjans (0097246)
) Assistant Prosecuting Attorney
) One Courthouse Square
) Bowling Green, Ohio 43402
) Phone: (419) 354-9250
) Fax: (419) 354-7627

) Counsel for Wood County Treasurer

Now comes Plaintiff Jane Spoerl, Treasurer of Wood County, Ohio, and for her cause of action, states:

1. That she is the duly elected, qualified, and acting Treasurer of Wood County, Ohio.
2. That this action is filed pursuant to Section 4503.06 of the Ohio Revised Code.
3. That the Wood County Auditor has filed with the Wood County Treasurer and the Wood County Prosecuting Attorney, an original master list of delinquent manufactured homes, including the manufactured home and owner listed below:

1991 CHAMPION LS470C

Registration Number: 028-20M
Serial Number: 541470C5461
Certificate of Title Number: 8701677508

Location: 550 E. Florence Avenue , Lot 222, Toledo, Ohio 43605

AUSTIN J. MEADOWS, Owner

A copy of the registration information for this manufactured home is attached hereto and incorporated herein as Exhibit A.

4. That according to the records of the Wood County Treasurer, unpaid and delinquent Manufactured Home Taxes for the manufactured home described above through the calendar year 2025, in the current amount of , plus accruing interest and penalties, and costs herein expended, stand charged against Defendant Austin J. Meadows who is the record owner of the manufactured home above described, and said manufactured home taxes as so charged are due and unpaid and said Defendant is indebted to Plaintiff, as such Treasurer, in the aforesaid amount.
5. That said manufactured home taxes, penalties and interest are due and unpaid, have been due and unpaid for at least sixty (60) days since the Wood County Auditor delivered the delinquent manufactured home tax list to the Wood County Treasurer.
6. Pursuant to Section 4503.06(C)(2) of the Ohio Revised Code, the State of Ohio has a first lien on the manufactured home above described for the amount of taxes, penalties, and interest charged against the Defendant who is the owner of the manufactured home.
7. Defendant East Lane Mobile Manor may have or claim to have an interest in the above-described manufactured home, but such claim or interest is subordinate to the lien of Plaintiff for Manufactured Home Taxes as set forth above.

WHEREFORE, Plaintiff prays for an Order from the Court:

A. Granting Plaintiff Judgment against Defendant Austin J. Meadows jointly and severally, in the amount of TWO HUNDRED SEVENTEEN 14/100 DOLLARS (\$217.14) plus accruing interest and penalties, and costs herein expended;

B. Determining that the State of Ohio be found to have a first and best lien upon the

above described manufactured home for taxes owed, plus penalty and accruing interest as set forth above or as allowed by law;

C. Ordering said manufactured home to be sold by the Wood County Sheriff pursuant to O.R.C. §323.28 to satisfy the amount of judgment.

D. Ordering that this sale convey title to said manufactured home free and clear of all liens and encumbrances.

E. Ordering the proceeds of the sale of this manufactured home to satisfy first the cost of the sale, next the amount due for taxes, penalties and interest, then the taxes accruing after the entry of the finding and before the title is transferred to the purchaser, and the balance as prescribed in O.R.C. §5721.20.

Respectfully Submitted,

/s/ James A. Hoppenjans
James A. Hoppenjans
Assistant Prosecuting Attorney

STATE OF OHIO

WOOD COUNTY

DOUGLAS F. CUBBERLEY

CLERK OF COURTS

Requested Date and Time: 01/30/2025 04:16:35

Requested by: SLN

TITLE INFORMATION			
Title Number: 8701677508	Control Number: 223818201	County of Residence: 87 - WOOD	Issue Date: 07/14/2023
Title Status: ACTIVE	Title Type: ORIGINAL	Evidence: OHIO TITLE	
Current Status Date: 07/14/2023	Prev. Title State: OH	Prev. Title Number: 8701533422	
Reassign State:	Txn Origin: G	Surrendered To State:	
Admin. Hold Date:	Admin. Hold Type:	Admin. Hold Desc:	
Inactive Reason Type:	Purchase Date: 04/07/2022		
Inactive Reason Text:			
Title Trans. Comments (Printed):			
PROPERTY INFORMATION			
VIN: 541470C5461	Make: CHAM	Property Type: VEHICLE	Condition: FAIR
Year: 1991	Mileage Justification: ODOMETER EXEMPT	Model Desc: LS470C	Body Type: BH
Brand:	Brand Desc:	Mileage Brand:	
Brand:	Brand Desc:	Title Chain Comments:	
Brand:	Brand Desc:		
MISCELLANEOUS INFORMATION			
Number of Liens: 0	Number of Active Liens: 0	Number of Owners: 1	Number of TODs: 0
Number of Prev. Owners: 1			
OWNER INFORMATION			
Owner 1: Last Name: MEADOWS	First Name: AUSTIN	MI: J	Suffix:
		TOD: <input type="checkbox"/>	Minor: <input type="checkbox"/> WROS: <input type="checkbox"/>
Street 1: 550 E FLORENCE AVE LOT 222	Street 2:		
City: TOLEDO	State: OH	Country: USA	Zip Code: 43605
			Int'l Zip:
PREVIOUS OWNER INFORMATION			
Owner 1: Last Name: DAVIS	First Name: MARIA	MI: J	Suffix:
		TOD: <input type="checkbox"/>	Minor: <input type="checkbox"/> WROS: <input type="checkbox"/>
Street 1: 4759 IMPERIAL DR	Street 2:		
City: TOLEDO	State: OH	Country: USA	Zip Code: 43623
			Int'l Zip:

"EXHIBIT A"

LIEN INFORMATION			
Lien Name:	Status:	User ID:	Issue Date:
Street 1:	Street 2:		Cancel Date:
City:	State:	Zip Code:	Lienholder Type:

Lien Name:	Status:	User ID:	Issue Date:
Street 1:	Street 2:		Cancel Date:
City:	State:	Zip Code:	Lienholder Type:

RECEIPT INFORMATION	
Business Date: 07/17/2023	Cashier User ID: MLD
Purchase Price: \$900.00	Trade In: \$0.00
Total Fees: \$26.00	Total Taxes: \$0.00
Sales Tax Credit: \$0.00	Vendor Discount: \$0.00
Broker Permit Number:	Broker Vendor Number:
	Typist User ID: MLD
	Sales Tax:
	Total Paid: \$30.00
	Exemption Code: MH
	Broker Name:
	Change Due: \$4.00

Business Date:	07/17/2023	Cashier User ID:	MLD	Typist User ID:	MLD
Purchase Price:	\$900.00	Trade In:	\$0.00	Sales Tax:	
Total Fees:	\$26.00	Total Taxes:	\$0.00	Total Paid:	\$30.00
Sales Tax Credit:	\$0.00	Vendor Discount:	\$0.00	Exemption Code:	MH
Broker Permit Number:		Broker Vendor Number:		Broker Name:	
				Change Due:	\$4.00