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Ultimate Buyer's Guide

For

Manufactured and Modular Homes

**A Detailed Look
at Your Choices
when Buying a
New Home.**



We created this buying guide to walk you through some of the decisions you can make before buying your new home. It will save you a lot of stress to at least think about these topics before you start looking for a home. We appreciate that you chose to download our guide and we thank you for keeping Mobile Home Masters in mind as your source for a new home.

Grab your pen
or pencil, we
give you places
to take notes
along the way!



What is Your Home Going to Be?

This may sound silly, but we ask it because a home is different things to different people. The guy who is looking for a cheap, low maintenance hunting shack wants something very different than the mother who wants her house to be the

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gathering place for family and friends. Are you looking for cheap basic housing or are you looking for a lifetime home? The more time spent in a home, the more important it is to take a longer-term view of the decisions you will make.

Notes: I want a [Home for Sharing Life](#) | [Basic Shelter](#) | [Something in Between](#)

(Circle One of the Options Above)

Mobile, Manufactured, or Modular Home?

What is the difference between mobile, manufactured, and modular homes?

Here is the technical answer:

Modular Homes are Factory Built Homes installed on a Permanent Foundation. These are exactly the same as site built homes except most of the building is done in tightly controlled environments (no rain, mold, mildew, wind, etc.) and with tightly controlled quality standards. These homes are built to local and state building codes exactly like regular homes that are built on site one stick at a time.

Manufactured Homes are Factory Built Homes installed on a permanent chassis and anchored to the ground upon installation. Since June 15, 1976, they are all built to federal HUD standards which were revised again in 1993(so all homes have the same basic standards).

“Mobile Homes” is the common term most people use for “manufactured homes.” Technically, all mobile homes built since the 1976 HUD standards are called “manufactured homes.” Yet we often hear “mobile homes” more often than the official government term. It is important to note today’s mobile homes truly are different than they were a few decades ago with the higher government standards. Many factories go even beyond the government standards, so these aren’t your “grandmother’s old trailer,” but homes that can be compared to site built homes in quality.

Notes: I Want a [Mobile Home](#) | [Modular Home](#) (Circle One)

A Note About Standards

When looking at a home, remember they are all built to the same government standards, and for the most part, they are all assembled in the factories very consistently. If you want a lifetime home, look at the factory’s internal standards. Do they use particle board in the flooring or quality tongue & groove OSB? Are the cabinets particle board or plywood? Can you take the hitch off after transportation? How far apart are the studs, joists, and trusses (16 in. is better than 24)? Will they even allow you to option up with kitchen and bathroom fixtures?

The other question you should ask is who will deliver and finish your home. Some dealers do their own installs, and some hire a third party. If the dealer does their own installs, you will have less chance for finger pointing if something goes



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wrong, it is all on the dealer. If the dealer does not do their own installs, you need to also investigate the company they use to install the home. Most complaints we hear about new mobile homes is from an install done poorly, so definitely know who is installing your home.

Notes: My Dealer Does Installs | Has Someone Else Do Installs (Circle One)

New or Used Home

Are you looking for a new or used home? Like with any other home, you can usually find a used home for less than a new home, but the better the deal on a used home, the more updates and maintenance you will need to make on the home. It becomes a “pay me now or pay me later” kind of a situation. If you feel comfortable doing a lot of maintenance, an older home may be for you, saving you money by investing your time. If you are not a handy kind of a person or you have no time, then you should consider a new or like new home.

If you are looking for a great deal on a used home and you are not in one of the building trades, we would strongly recommend you get a mobile home built after the 1993 HUD standards went into effect. You will not know what you might find in a home built before 1993 and unless you are an expert, it is not worth the risk of getting one of those “deals” you will be paying for the rest of your life.

I Want a New Home | Used Home | It Depends on the Deal! (Circle One)

Where will Your Home Be?

Do you know where you want your home?

Community

What city, town, area do you want to live in. Because of jobs, schools, and family, most people have a target area in mind. Put a dot on a map of the perfect location, then look at the communities around and think about some areas you might want to live in.

Notes: I want to live in (community name): _____

Your Own Land

Having your home on your own land takes more money up front, but will be your least expensive option if you intend to live in the same place for a long time. You can do whatever you would like with the property, which is good, because landscaping has a direct effect on the resale value of your home. Owning your own land is your only choice for a modular home.

If you are putting your home on your own land, there is more likely to be site-prep expenses than if you are in a mobile home park, but remember, the land is yours. Just because you get a great deal today on a place to park your home does not mean you will be able to park your home there forever.



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If you own your land outright (you don't have a loan tied to the land), you will likely be able to use the land to help you get a favorable loan. Many lenders will treat your land as collateral and not require a further down payment when you get a loan.

Rented/Leased Land

You can have a lower move-in cost if you rent or lease land for your new mobile home. You should either rent land from someone you trust or rent land from a mobile home park so you do not run the risk of having to move your home a year down the road. With mobile home parks, you usually avoid any necessary site prep work making the installation cheaper as well.

The other nice thing about renting is the sense of community that develops in many of the mobile home parks. If you carefully choose the location, you may also find extras that you might not be able to afford on your own, like a shared pool for all of the tenants. Some people move into mobile home parks "just till we get in a better position" and then find they love being there so much they never move away.

Notes: I want/have My Own Land | Rented Land (Circle One)

How Long Will You be at this Location?

It is important to note that moving a mobile home multiple times puts a strain on the home, even with the gentlest moves. If you plan on moving every year, you likely will not want to buy the most expensive double wide on the market.

Single wide homes are definitely easier to move than double wide homes, so if you know you will be moving your home a few times, keep that in mind. A strategy some people take is moving into a smaller, less expensive "starter home" with the intention of selling the home when they are ready to upgrade.

The rule of thumb is, the less time you plan to live in a home, the less you should spend on the home. If you plan to live in a home 1 year, get the cheap home. If you plan to spend 15 years in a home, get the nicest home you can afford.

Notes: I expect to live at this location _____ years.

Do You have a Budget in Mind?

You need to keep a budget range in mind, setting your target price, the lowest you would be willing to pay for a home (you may not want to go too cheap) and the highest price you would be willing to pay for a home. This will help narrow your search of homes.

You should be honest with a salesman about your target price. If you can't trust the sales rep to give him or her an approximate figure, you need to get a different sales rep. You will save a ton of time by not playing games about your target price. If you tell them something too high, they will show you homes you will not



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be able to afford. If you tell them too low, they will show you homes that are too small or the quality is lower than your expectations.

When you set the target price, it is best to have the delivered and installed price in mind, not the monthly payments. There are plenty of online calculators that will help you change your loan amount to a monthly payment or you can ask a reputable sales rep for an approximate monthly payment you can expect for the target amount of your home. See below for more information on financing.

Notes: My Target Price is \$_____

My Bottom Price is \$_____

My Top Price is \$_____

How will you Pay?

Cash Deal

If you want a great deal on a home, have the money in the bank to pay for a new home. Financing takes time and work for the dealer (even if you do not finance through them). Cash in the pocket is still cash in the pocket, and so they are more than happy to quote a great price on a “cash deal.”

No, dealers do not want you to bring actual cash to the dealership, it is just the term they use to talk about a home sold without financing. A cashier’s check or money order is usually required for the transaction.

Financing

Financing is the most popular way for people to buy mobile and modular homes. Often people find financing is the same as or even cheaper than rent for more square feet of home and interest rates remain at very favorable levels even now.

Modular homes finance under the same type of mortgages site built homes use. Mobile homes have to go through slightly different financing which means to you the interest rate is a little higher on a mobile home loan.

There are three big things that will affect your monthly payment which are: how many years your loan is for, how much you put down on the loan, and your credit score. The shorter the term, the higher the monthly payments, but generally the lower the interest rate. The more you put down, the lower the risk of the loan and the less there is to borrow, so the lower the monthly payments.

Credit Score

Most dealers can tell you your credit score for free or you can find your credit score for free on the internet. You should shoot for a credit score over 750 to get the better loans. If your credit score is below 600, you will have a hard time getting a loan, and if you do get a loan, the lender will often require a large down



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payment, the loan will have a high interest rate, and/or you may even need a cosigner.

If you have a lower credit score, there are several credit repair agencies available that help you improve your credit score, just make sure you use a reputable agency that helps you improve your credit. The good ones will not only help you repair your credit score legally, but they show you what you can do to keep a good credit score.

Notes: I will pay with Cash | A Load (Circle One)

My Current Credit Score is _____

Where Should You Get Financing?

The Dealer Option

Getting financing with the dealer's help is usually your easiest route. They know how to do the paperwork and they know the lenders. A dealer knows who to go to when someone has a great credit score and who they can check with for a person with a less than stellar credit history. Plus, the paperwork is all in one place, no going around town filling out paperwork in several different places to get your home.

A reputable local dealer will get you the exact same loan you would get if you went to the same bank yourself. Local dealers often use the same local or regional lenders that you would use, and since the bank does not have to pay their people to do some of the work, the money they save goes to the dealer, making the loan the same price. Mind you, we said reputable dealer, this is what should happen, so make sure you are doing business with the right people.

Since dealers work with the same lenders you do, they can help you obtain financing for loans available and may even know about loan opportunities you do not. Are you a veteran? They can do a VA loan. Do you live in a rural location? There are rural development loans. Are you low income? There are options for you too.

At Your Bank

A reputable dealer will be just as happy if you find your own loan instead of going through them, after all, they still sold a home! If you have been banking at the same place for decades and have multiple accounts at the same bank, you may ask your bank what loans are available to you.

Notes: I will get financing through My Dealer | My Bank | Not Sure

(Circle One)



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Note that with the Land Questions on the Right you can ask most local dealers for a free site inspection for help with these answers.



Current Living Situation

It is helpful to keep in mind your current situation. Do you own your current home and are looking to replace it? You will have to sell the home or trade it in.

Is there still a mortgage on your current home? You will not only have to sell your current home; you will have to pay off the mortgage as part of the home buying process.

Do you lease or rent? If so, are you locked in a yearly agreement or are you in a month-to-month agreement. How much notice do you need to give your current landlord? This may affect the home you can choose as some homes have a longer lead time from the factory. If you need to move in the next four weeks, you might need a home that is on a dealer lot, ready to be delivered. If you have six months, you have time to plan ahead and take the time to make all of your choices.

Notes: I Currently Own | Rent | Have a Home Loan (Circle all that apply)

I want to move into my new home by _____

Land Condition

If you are moving to a mobile home park, your land is likely ready to receive your new home. If you have your own land, there are several questions you need to consider, especially if there was not a home there before. Some dealers offer a free site inspection to help you know ahead of time what you might be getting yourself into.

The key takeaway from this section is, if you put your home where there was a home previously, you will save yourself thousands of dollars in installation costs. Take a look at the following section for things you want to be aware of.

Was there a home at your new location already? _____

Are there pilings from a previous home (cement blocks that aide in the anchoring of the home)? _____

Is there a relatively flat place to put your new home? _____

Is this flat space large enough? If you are not sure, how big is the space?

Are there obstructions where you want to put your house (trees, boulders, old buildings, etc.)? _____

Utilities

Are there Utilities Already Installed? _____

If yes, answer the following questions.



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Electric

Is the Electric service 100 or 200 amp? _____

Water

Is the Water municipal or well? _____

What is the size of the incoming water lines? _____

Is your well in good condition? _____

Sewer

Do you have municipal sewer or on-site wastewater system? _____

What is the size of the outgoing line? _____

Is your on-site wastewater system in good condition? _____

If there is not a wastewater system, what kind of wastewater system do you want?

(Note that what system is available to you can be affected by local laws and geography, see below).

Septic Tank System – This system is the most common kind of system where waste water goes into a septic tank and slowly is filtered into the water table. Septic tank systems are below ground and usually cost in the middle between the two other systems. It is recommended that you clean out the septic tank annually.

Aerobic System – This system is a small-scale sewage treatment system similar to a septic tank system, but this system uses an aerobic process for digestion rather than just the anaerobic process used in septic systems (in other words, this system has access to oxygen from the air while a septic system does not). Around here an aerobic system is mostly used in clay like soil or small lots.

Generally aerobic systems produce cleaner water and break down household waste faster, so they are thought to be more environmentally friendly. On the down side, an aerobic system usually costs more than a conventional septic system.

Size of Home

We encourage you to think in terms of rooms and not square feet. You will likely not want a home with a giant living room and closets pretending to be bedrooms, so resist the temptation of just looking at square feet. Below we give you some guidelines for how many rooms you need.



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Bedrooms

In **general**, for a family home, each of these groups should have their own room:

- every couple (i.e. husband and wife)
- up to two boys or two girls in a room (not mixing boys and girls)
- every older adult who is currently single (does grandma live with you?)

Notes: I want _____ Bedrooms

Bathrooms

Figure one bathroom for every 2-4 people in the house. You will want more bathrooms the more children you have living in the home.

Notes: I want _____ Bathrooms

Office/Storage Rooms

Do you need a home office and/or storage room?

You can use bedrooms for office and storage rooms, but it is even better when you can have these rooms without unnecessary closets taking up space. Think about how much space you need to store things, whether it is keepsakes or Christmas ornaments (you need to put your stuff somewhere). Make sure you plan for that stuff because it is cheaper and more convenient to make offices and storage a part of your home than renting a place off your property. Also remember that you will likely want more storage space as the years go on, so plan a little extra space to grow.

Notes: I want _____ Office/Store Rooms

Living Areas

Most times, **four or less people** will be fine with one living room or family room, unless you like to host a lot of social gatherings or other reasons your home might be filled with a lot of people (are you the local teen hangout place?). The average family of 5 or more often enjoys the space of two separate Living/Family rooms.

Notes: I want _____ Living Areas

Kitchen

Do you like to cook, bake, or host parties? If so, look for a larger kitchen. Also look for an open concept home where the kitchen feels like a part of the Living Areas so that you can keep connected with the people in your home while you are in the kitchen. You will also want to carefully think about the options available for your kitchen. People spend thousands of dollars every year on their hobbies, why would you not want to spend a few extra dollars to make the most important part of your home exactly the way you want it from the beginning?



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Are you on the other end of the spectrum? Are you always going out to eat and hate being in the kitchen? Save your money for that luxurious bathroom instead!

Notes: I Love to Cook! | Like to Cook | Hate to Cook! (Circle One)

How much square feet do I need?

There are a couple of ways to look at this question. The average new home in the US in 2009 was about 1800 sq. ft. and the average number of people per home was 2.5 people. Most families look for something in the 2,000+ sq. ft. range while most singles are looking for something about 1,000 sq. ft. A quick cheat is 500 sq. ft. plus 400 sq. ft. a person or **home size = 500 sq. ft. + (people X 300)sq. ft.**

Yet if you get hung up on square feet, you do NOT help yourself and we do not recommend using the easy way. The best thing to do is think about your current rooms. How big are they now? Do they meet your needs now? Will they meet your needs ten years from now? How does the current layout work for you? Then compare that room by room to homes you would like to buy.

Is it more work to look at the size room by room? Yes. But taking a little bit of time to compare room sizes will make sure you buy the right home; not a house you regret for the next 20 years.

Notes: I think I want a home between _____ and _____ sq. ft.

Options

Think about your options carefully. To option up after a house is built is much more expensive than having the house built the way you want it the first time. Here are some popular options that you can think about.

Wind Zone Options

All mobile homes are built and installed to at least pass the Wind Zone I rating. Homes at this rating have shown to withstand winds as well as the standard site built homes. Yet, there are two reasons why you may want to consider requesting a higher wind zone rating package.

Request a higher wind zone package when you live in an area required by law to have a higher wind zone rating (like coastal communities that have a chance of being directly affected by a hurricane). You **MUST** get a wind zone package if this is the case.



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You may choose a higher wind zone package if you live in an area that is known for high winds and bad storms or you just like the idea of additional safety against high winds. It won't hurt to get a quote to option up on the wind zone protection. You can then judge whether the peace of mind is worth the extra dollars.

Notes: I want a home rated for Wind Zone I | Wind Zone II | Wind Zone III

(Not sure? Circle multiple choices and talk to your dealer some more.)

Exterior

Siding

There is more to siding than how it looks. In general, the cheaper the siding, the less durable it is. Any siding will be able to handle average winds and weathering. The more expensive siding will generally keep its colors true to the original color longer and is less likely to crack (like when your lawn mower throws a rock at it).



With many homes now, you can choose two or even three different colors that when installed, creates more dimensions to your house to make your home look less like a cardboard box and more like a real home.

Notes: This is what I want with my siding:



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Dormers and Uneven Lengths

Little things make a big difference. By adding a little bit of change in the architecture, the look of your home can drastically change. By adding dormers, you lose some of the boxy-ness of your home.



Think that looks great? Well what if we make the house not end in a perfect box?



Talk about wow factor when you change up the architecture by just a small amount!

Notes: I would like to look at these architectural features:

Skirting

Skirting is not a factor for a modular home, but is important for a mobile home. Skirting serves as a barrier to keep large animals from exploring the underside of your home. It also helps keep your water utilities from being exposed to extreme temperatures (important for keeping your cold water from getting hot in the summer and your pipes from freezing in the winter).



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You can get anything from cheap metal vinyl skirting to real brick or stone skirting with plenty of options in-between. Get at least a mid-grade skirting which will last years to come or pay a little more to improve the look of your home with brick or rock type skirting.

Notes: This is what I want with my skirting:

Landscaping

Your landscaping affects the value of your home, the maintenance of your home, and the life of your home. It is important to have a plan for your landscaping.

There are the basics of landscaping, like make sure all water drainage is away from your home and don't plant a tree near your sewer line or septic system. There are other thoughts too, like a tree properly placed can cut down on your utilities, but will also mean you have to deal with leaves and falling branches.

Finally, a beautiful landscape affects the curb appeal of your home, making it both pleasant to live in and gives the home a higher resale value.

There are too many specifics that can go into landscaping in this brief guide. The point is, have a landscaping plan and work the plan. You will enjoy the "fruit" of your labors.

Notes: I want to do this with my landscaping:

HVAC Ductwork

The size of your HVAC (Heating, Ventilation, & Air Conditioning) equipment will be determined by what is the most efficient size equipment for your size home but there are a couple of things you can look at with the HVAC beyond the unit size.

Floor vs Overhead Vents

Floor vents tend to be a little bit cheaper but the overhead vents allow you to arrange your rooms without worrying if your furniture will block a vent.

Accordion vs Solid Ductwork

The accordion tubing, like you see most clothes dryers use, is inexpensive to install, but they have a couple of disadvantages. If someone ever falls into or on



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installed accordion ductwork, the tubing is more likely to be permanently damaged than solid steel ducts. There is also more turbulence with the accordion style duct work, meaning less airflow, and therefore shorter furnace life as the blower motor has to work harder to move air.

Notes: I would like my vents to be on the Ceiling | Floor | Not Sure

(Circle One)

I would like Solid | Accordion ductwork (circle one)

Energy Star

An option growing in popularity is to ensure the home is built with energy saving options or an Energy Star package. Adding extra insulation in a home adds more to the total cost of the home, but with rising energy costs, many home owners find they more than recoup the cost in saved energy bills.

You can also remember that while you hope to pay off your mortgage quickly, your cost to heat and cool your home will always be with you. Spending a little more now can save you thousands over the lifetime of your home.

Notes: I would Need to Have | Will Look At | Don't Want an energy friendly home. (Circle one)

Carpet, Linoleum, or Laminate Flooring

Northerners like their carpet to keep their toes off of cold floors, but we Texans like our Linoleum. Think about where you live when you make your flooring choices. In many places in Texas, with the long, hot summers, dust and dirt get tracked into a home which quickly ruins a carpet. Linoleum and laminate floors allow for easy removal of the dirt.

Even if you love carpet, keep Linoleum or laminate near the entryways where people can leave their boots and shoes to keep your carpet looking nice when there is rain, sleet, or snow.

Notes on Flooring:



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Reinforcements in wall

With the advent of LCD and Plasma TVs, many people are choosing to hang their screens on the wall rather than placing them on an entertainment stand. Many factories allow you the option to add mounting reinforcement to the wall so you can put that \$5000 TV on something more solid than drywall anchors.

Notes: I Want | Don't Want Reinforcements in my wall for mounting large items. (Circle One)

Fireplace

One of the most popular options to change the look and feel of a room is to add a fireplace. Most fireplaces in mobile homes are gas fireplaces that are inexpensive to install, easy to maintain, yet they completely change the evening while you are relaxing by the warm fire with your friends instead of huddled by a gloomy old light bulb.

Notes: I Want | Don't Want a Fireplace in my home. (Circle One)

Other Things to Think About

Soft Ground and Delivery

When the ground is soft, from the spring thaw or recent rain, your home cannot be delivered. If you are looking to move into your home during months your region of the country is wet, allow extra weeks for your home to be delivered.

It is not just that the state keeps your home off the road. If your home is delivered when the ground is soft, you will find huge ruts are put into your yard, ruts that will be harder than you think to fix. When the installers suggest you wait for delivery until your ground hardens, listen to them. You may find that if you demand your house delivered when they recommend otherwise, you may be 100% responsible for damage done to your yard.

Notes on Delivery:

Secondary Structures attached to the home

One of the leading causes of wind damage to a mobile home actually comes from secondary structures (a deck, car port, etc.) improperly attached to your home. When these extra structures fly away, part of your house sometimes flies away with it or the structure gets thrown against the house crushing part of the home. Be sure to know your local building code and listen to your dealer about what you should and should not do with secondary structures on your home.



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Notes on extra structures:

Insurance

When buying a home, be sure to take insurance payments into account. If you are financing, any lender you chose will require you have current insurance. Even if you do not have a loan, insurance is smart because insurance helps you be sure you can weather any catastrophe. Most people can get adequate insurance for less than \$2/day and it would be silly to risk everything your family owns for such a small amount.

Notes on Insurance:

Thank You for Choosing Our Guide

We hope you have found our buying guide useful. If you found this guide useful, please pay us the compliment of sharing the guide with your friends and family with a post on Facebook, Google Plus, or your own Blog with a link to our guide download page. It took us a lot of work to put the guide together so we would like to see it help as many people as possible.

The Mobile Home Master's Difference

We wrote this guide as an extension of who we are. You see, we believe the best way to do business is to just treat people like we would like to be treated. We like help and we thought you would to.

If you live in East Texas, we would sure appreciate a chance at your business. We have been installing homes for about two decades and we will be honest and up front with you and do our best to serve you. There is no other way we want to be because it is a whole lot easier to look in the mirror every morning when you can proudly tell yourself "I am going to help someone live the American Dream Today."



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NOTES SECTION

Homes that I Looked At and Liked

Things I MUST Have in My New Home



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Things I Like in Other Homes

Things I Don't Like in Other Homes



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Notes On Financing

Notes on Land Work
