

LEARN HOW TO DOUBLE YOUR BUSINESS



Ken Anderson
President

Looking for ways to increase your business? Have you become too reliant on cash sales? See how you can Double or even Triple your business by attending our Western Housing Conference and Golf Tournament in Fountain Hills in a few short weeks.

Our industry lenders have been creative in the design and development of programs that can work for many of your buyers. Many Retailers around the country are already benefitting from many of these special programs. Yes, credit standards are higher, but with these programs you can now appeal to a much broader buyer base.

Here are just a few of the programs you will hear about:

- * 25 Year Terms on Single-section Home with Land
- * Construction Loans
- * FHA 3.5% Down Payments
- * 25 Year Loans on Multi-section Chattel
- * USDA No Down Payment Loans
- * VA No Money Down Loans
- * Park Model Financing
- * Land in Lieu of Cash Down Payment
- * "Buy For" and "Co-signer" Programs
- * 575 & Above Credit Scores
- * Interest Rate Buy Downs

Lenders at the Conference Include:

- * 21st Mortgage Corporation
- * Cascade Financial Services
- * CountryPlace Mortgage
- * CU Factory Built Lending
- * Land/Home Financial Services
- * Triad Financial Services
- * U.S. Bank MH Finance



Some will unveil new special programs at the Conference – something you definitely don't want to miss!

Our Conference will also provide the information you need to meet the new Consumer Financial Protections Bureau (CFPB) compliance requirements that begin January 2014. Each lender will answer questions about their respective programs and will also have literature available at each of their individual exhibit booths at the Conference.

See pages 8 - 11 for more details including Convention Registration, Golf Registration, Sponsorship and Exhibitor Forms. You can also download forms and Register Online at our website - <http://azhousing.org/wp-content/uploads/registration2013.html>

JOE STEGMAYER RECEIVES THE 2013 MHI CHAIRMAN'S AWARD

Joe Stegmayer of Cavco Industries, Inc. was among the four members of the manufactured housing industry that were honored for outstanding service during the 2013 MHI Annual Meeting, held on September 29 – October 1, 2013 in Carlsbad, CA.

MHI's highest award - the Chairman's Award was presented to Joe Stegmayer, Chairman and CEO of Cavco Industries, Inc. Stegmayer was awarded for giving tirelessly to the association during the past three years and his support to MHI and the states in which he is actively doing business gaining support for H.R. 1779. He has personally reached out to members of Congress, has arranged for meetings with Congressional offices, and has either personally attended those meetings or sent representatives from his company to those meetings.

As a member of the MHI Executive Committee, he has been extremely engaged in the management and direction of MHI in the past year.

Stegmayer is tireless in his promotion of the industry. He has showcased the industry's homes during interviews with CBS evening news, CNBC, MSNBC and other television programs. His company has been featured in the national press including Forbes, Barron's, Fortune and Dwell magazines and the television show Extreme Makeover Home Edition. All of this publicity contributes to improving the image and understanding of our industry.



Joe Stegmayer, Chairman and CEO of Cavco Industries, Inc. (Left) pictured with MHI Chairman Nathan Smith (Right), who presented the 2013 MHI Chairman's Award to Mr. Stegmayer during MHI's Annual Meeting.

AHA Leadership

Executive Committee

Joshua Wendt, Chairman
Cody Pearce, Vice Chairman
Harold Burtzloff, Treasurer
Rick Busbee, Secretary
Keith Papham, Past Chairman

Board of Directors

Sam Baird
Norman Ball
Rick Boles
Brian Brastad
Michael Bryant
Harold Burtzloff
Rick Busbee
Rick Gastineau
Keith Papham
Cody Pearce
David H. Roe, Sr.
Scott Townsend
Joshua Wendt

Chapter Presidents

Shane Willson, Northwest
Brian Brastad, Phoenix
Michael Bryant, Southwest
Scott Townsend, Tucson
Mark Coble, White Mountain

Gov't & Zoning Committee

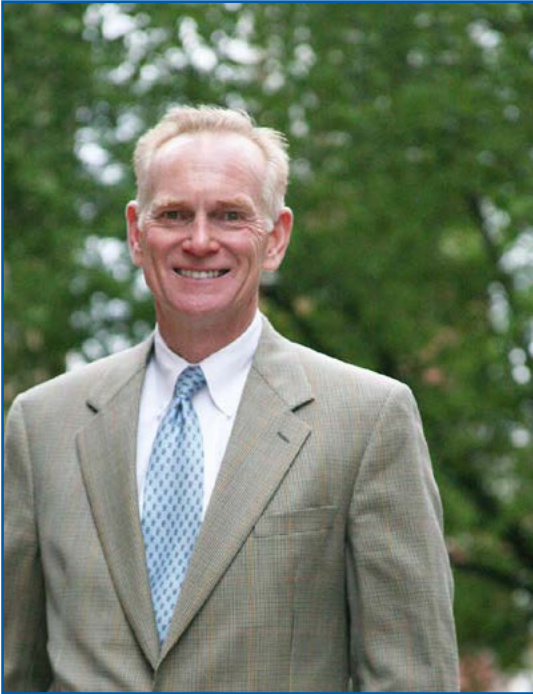
Norman Ball, Chairman
Brian Brastad
Paul DeSanctis
Terry Gleeson
Cody Pearce
Lyle Richardson

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FEATURED LEADER: TIM WILLIAMS

CO-FOUNDER & CEO OF 21ST MORTGAGE CORP



Tim Williams is the co-founder and CEO of 21st Mortgage Corporation, located in Knoxville, Tennessee. 21st Mortgage Corporation originates and services manufactured home loans and is the highest volume lender in the manufactured home industry, with a loan portfolio totaling \$5.6 billion dollars. In 2003 21st Mortgage was acquired by Berkshire Hathaway, Inc., owned by famed investor Warren Buffett.

Prior to starting 21st Mortgage, Tim worked from 1974 until 1995 at Clayton Homes, Inc. While there he served on the executive committee and was the President of Vanderbilt Mortgage and Finance. Tim was a key member of the management team that saw Clayton Homes go from a 15 store chain in 1974, to a publicly-traded company in 1983, and on to become the largest retailer in the manufactured housing industry. Tim eventually left in 1995 to start 21st Mortgage Corporation.

Tim also has other numerous affiliations, including: serving as a Director at Clayton Bank and Trust; Director at Choice Data Consumer Services; Past President of the Knoxville Symphony Society;

Chairman of the Board of the Knoxville Zoological Society; Director at the Boys and Girls Club of TN Valley; Director at Mid-Country Bank; Director and Organizer of tnAchieves (formerly knoxAchieves); and a Member of the Manufactured Housing Institute's Board of Governors, serving as Chairmen of the Financial Services Division.

Tim holds a degree in Accounting and a MBA from the University of Tennessee - acquiring both degrees while working full time at Clayton Homes.

Tim is also a multi-engine instrument rated aircraft Pilot. For recreation he enjoys scuba diving, running, and tennis. Tim is also a past recipient of the Totaro Award, the manufactured housing finance industry's highest award for lifetime achievement and a recipient of the Junior Achievement's Knoxville Business Hall of Fame.



Tim Williams will be the Keynote Speaker at the 2013 Western Housing Conference on November 7th and 8th at the Radisson Fort McDowell Resort & Casino in Fountain Hills, Arizona. 21st Mortgage will also be a part of our Lenders Panel that will discuss issues related to the upcoming regulations relating to Dodd-Frank and the Consumer Financial Protection Bureau (CFPB).

See pages 8 - 11 for more information on the Conference.

Many Thanks to Our Sponsors!

Awards & Recognition Luncheon Sponsor



Diamond Sponsors



Platinum Sponsor



Gold Sponsors



Silver Sponsors



Bronze Sponsors



For information on how to become a sponsor, please contact Kim at (480) 456-6530 or kim@azhousing.org

MHI HOLDS 77TH ANNUAL MEETING

MHI held its 77th Annual Meeting in Carlsbad, California last week with 137 members and guests in attendance. MHI thanks the following sponsors for their generous support of MHI's Annual Meeting.



MHI Annual Awards Dinner

The MHI Annual Awards Dinner was held on Monday evening and began with a reception sponsored by Shaw Industries, Specialty Markets. Four members of the manufactured housing industry were honored during the annual awards dinner. David Tompos, President and CEO of NTA, Inc. received the Frank Walter Standards Award which is selected by the MHI Technical Activities Committee. The award was presented by past recipient Manuel Santana. Leonard “Lenny” Kopowski, Director of Government Affairs, Louisiana Manufactured Housing Association, was honored with the Jim Moore Excellence in Communications Award which is selected by the Manufactured Housing Executives Council (MHEC) and presented by past recipient DJ Pendleton. DJ Pendleton, Executive Director of the Texas Manufactured Housing Association, was presented with the State Association Executive of the Year Award which is a peer award selected by the state association executive directors. Past recipient Sheila Dey presented the award to Pendleton. **The 2013 Chairman’s Award was presented to Joe Stegmayer, Chairman and CEO of Cavco Industries, Inc. by MHI’s current Chairman, Nathan Smith.** After the awards presentation, the MHI–PAC annual raffle drawing was held. 2013 raffle winners are: 1st prize – Tom Coyne, Vanderbilt Mortgage; 2nd prize – Jeremy Gray, YES! Communities, and 3rd prize – Jerry McCartney, TruMH. Silent Auction winners were also announced.

General Sessions and Annual Membership Meeting

At the Monday morning general session, attendees heard from Steve Schaub, Managing Partner and Chief Operations Officer for YES! Communities, the breakfast sponsor. Schaub highlighted the company’s activities and commitment to serving their residents and the broader communities in which they are located through charitable work and contributions, tutoring and child development programs and disaster and emergency relief efforts. Attendees then listened to an economics presentation by Dr. Stephen Conroy, Professor of Economics at the University of San Diego. [Click here](#) to view Dr. Conroy’s presentation.

At the MHI Annual Membership Meeting luncheon, sponsored by Style Crest, Inc., officers for 2014 were elected as follows: Chairman - Nathan Smith, SSK Communities; Vice Chairman – Phyllis Knight, Champion Home Builders, Inc.; Treasurer – Howard Walker, Equity LifeStyle Properties; and Secretary – Kevin Clayton, Clayton Homes. After elections were held, Chairman Nathan Smith addressed the attendees. In his remarks, he expressed appreciation for the opportunity to serve the association for another year as Chairman. He provided an overview of MHI’s major accomplishments in 2013 and highlighted priorities for 2014. MHI’s solid financial position was credited to MHI members’ increased share of home shipments (83 percent) and growth in attendance at the National Congress & Expo. Legislative and regulatory accomplishments highlighted were the introduction and strong co-sponsor support for H.R. 1779, relief for the industry in several CFPB rulemakings implementing Dodd-Frank provisions, extension of the New Energy Efficient Home tax credits, language in DOE’s 2014 funding bill directing the agency to work with HUD and the MHCC prior to promulgating new energy efficiency standards for manufactured homes, and 2014 HUD appropriations bill language requiring HUD to fill the vacant administrator position for the manufactured housing program or face budget reductions.

At the Tuesday morning breakfast sponsored by Hometown America, an “Ask the Experts” panel gathered to discuss Dodd-Frank and the CFPB regulations and take questions directly from the audience. The session was moderated by Dick Ernst, Financial Marketing Associates, and panel members were: Tom Hodges, Clayton Homes; Marc Lifset, McGlinchey Stafford; and Tim Williams, 21st Mortgage Corporation.

(Continued on Page 6)

MHI HOLDS 77TH ANNUAL MEETING *(CONTINUED)*

Key Presentations

- Dodd-Frank Reform: MHI has worked to introduce legislation (H.R. 1779) that will provide relief to the credit constrained manufactured housing market and has secured key concessions from the Consumer Financial Protection Bureau (CFPB) in some critical rulemakings targeting the manufactured housing market. For more information on MHI's regulatory activities visit [click here](#) and for information on H.R. 1779 visit www.manufacturedhousing.org.
- Tom Hodges, General Counsel, Clayton Homes - provided a summary of CFPB's HOEPA and HPML Appraisal guidelines. [Click here](#) to view the presentation.
- Marc Lifset, Member, McGlinchey-Stafford - provided an analysis of CFPB Loan Originator Compensation guidelines, [Click here](#) to view the presentation.

THE DFBLS SAYS FAREWELL TO GEORGINA MARIN

Debra Blake, Deputy Director of the DFBLS, asks that we please join her and the Department in wishing Georgina Marin well as she leaves the Department and pursues her career in Emergency Management now that she has earned her Master's Degree in that field. Georgina's last day with the Department will be Friday, October 25, 2013.

Georgina's primary responsibilities with the Department have been – IGA Liaison working with the local jurisdictions under an agreement to inspect the installation of homes and buildings on behalf of the State, reviewing and managing manufacturers' 302 shipment reports, and HUD label control. Other duties have included supporting the installation inspection of homes. She developed comprehensive training, and a reporting and auditing program to support and monitor our IGA partners. Her open and regular communication with IGAs throughout the State has greatly improved the installation of mobile/ manufactured homes, and factory-built homes and buildings throughout the State.

The Department does plan to hire for this position in the near future. In the interim, please contact me via email or telephone call beginning October 25th with any questions or issues that may arise.

CONGRATULATIONS, GEORGINA!!

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MHI
2012 Regional Lender of the Year

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- Equity Purchasers - Equity Edge

For more information on our programs and services, please contact:
Jean Lewis | 866.595.7228 x.6215 | jlewis@sacu.com



A Division of SACU

THIS CREDIT UNION IS INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION

2014 NATIONAL INDUSTRY AWARDS

Enter the 2014 Land-Lease Community and Retail Sales Center of the Year and Manufactured and Modular Home Design Awards through MHI's Online Awards System

[Click here](#) to enter or view information on the 2014 Land-Lease Community and Retail Sales Center of the Year and Manufactured and Modular Home Design Awards. Through the online system, you can enter the National Industry Awards competition, find eligibility information and submission requirements, view the contest rules, pay entry fees, and upload all of your entry files for judging online. The deadline for submitting entries, paying the fees and submitting materials online for judging is March 12, 2014.



The National Industry Awards are presented each year at the National Congress & Expo for Manufactured and Modular Housing, bringing recognition to the best manufactured home communities and manufactured home retail sales centers in the country and the industry leaders in new manufactured and modular home designs. This year, the Congress & Expo will be held April 29 – May 1, 2014 at Caesars Palace in Las Vegas. [Click here](#) for information on the 2014 Congress & Expo. Awards will be presented on Wednesday, April 30th. Each award winner receives a personalized trophy and the entry will be placed in MHI's online Photo Gallery.

Please note the following membership requirements for entering the competition:

- Manufacturers that enter the Manufactured and Modular Home Design Awards competition must be a member of the Manufactured Housing Institute (MHI).
- Retailers that enter the Retail Sales Center of the Year Award must be a member of the state association of the state where the sales center is located.
- Communities must be a member of the state association in the state where it is located.

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2013 Annual Convention

Fort McDowell Resort & Casino

Thursday, November 7, 2013 ☐ Friday, November 8, 2013

Attendee Registration

Company: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

1st Registrant: _____

Nickname for Badge: _____

Email: _____

2nd Registrant: _____

Nickname for Badge: _____

Email: _____

3rd Registrant: _____

Nickname for Badge: _____

Email: _____

Room Reservations

A block of guest rooms is being held for November 4 - 11, 2013 at the Radisson Fort McDowell Resort until October 7, 2013. The group rate for a King/Queen Room is \$129 single/double. The group rate for a Junior Suite is \$179 single/double. Reservations can be made by calling the Radisson at (480) 789-5300 and mention that you are a member of the Arizona Housing Association. Individual reservations must be cancelled at least 72 hours prior to scheduled arrival to avoid late cancellation charge.

Cancellation Policy

Full refund of registration fees less \$25.00 will be made if AHA receives written notice of cancellation prior to October 25, 2013. No refunds will be made after October 25, 2013, or for non-attendance. Substitutions will be permitted. Please note that any substitutions made after October 25, 2013, may not have printed name badges.

Convention Registration Fees

Two Day Registration

Two Day Registration includes Thursday Night's President's Cocktail Reception, Chairman's Banquet & Texas Hold'em Tournament. Also included is Friday's Keynote Presentation, General Session Workshops & Installer Training, Annual Awards Luncheon and Council Meetings.

Early Two Day Registration Fees: _____ x \$150.00 _____
(Received before 10/12/13) **EXTENDED TO 10/25/13**

Standard Two Day Registration: _____ x \$175.00 _____
(Received between 10/13/13- 10/25/13)

Late Two Day Registration Fees: _____ x \$200.00 _____
(Received after 10/25/13)

**MHI and other State MH Association Members qualify for above rates.*

Retailer Incentive One Day Registration

For every paid 2-day registration, a Retailer may register up to 2 licensed sales people at the **Special 1-day rate** of \$50 per person. (See One Day Registration Details Below.)

Sales Person 1-Day Registration: _____ x \$ 50.00 _____
(up to 2 registrations for every 2-day registration paid)

One Day Registration

One Day Registration includes **only** Friday's program of the Keynote Presentation, General Session Workshops & Training, Luncheon and Council Meetings. ***Breakfast is not included.** People Registered for the 1-day meeting will **not** be admitted to Thursday Night's President's Cocktail Reception or Chairman's Banquet & Texas Hold'em Tournament.

One Day Registration Fees: _____ x \$ 75.00 _____

Non-Member Registration Fees

Non-Member Registration Fees: _____ x \$400.00 _____

Total Fees: \$ _____

Registration will not be accepted without payment.
Registration fee does not include Golf Fees or Hotel Accommodations.

Annual Golf Tournament at the Award Winning We-Ko-Pa Golf Club

Thursday, November 7, 2013 ☐ 10:00 am Tee Time



Designed by Scott Miller, this layout was named by Sports Illustrated as one of the 10 best new public courses in the world after its debut. Zagat Survey 2006-2007 gave Cholla its highest rating among all Arizona courses & Golfweek ranked it #2 on its 2006 list of the state's best public courses.

Located just east of Fountain Hills, the course is located on land that will never be used for residential or commercial development, yielding dramatic views of the Sonoran desert and the surrounding mountains.

Attendee Registration

Company: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

1st Registrant: _____

2nd Registrant: _____

Nickname for Badge: _____

Nickname for Badge: _____

Email: _____

Email: _____

Handicap or avg. score: _____

Handicap or avg. score: _____

3rd Registrant: _____

4th Registrant: _____

Nickname for Badge: _____

Nickname for Badge: _____

Email: _____

Email: _____

Handicap or avg. score: _____

Handicap or avg. score: _____

Number of Players: _____ x \$99 = Total Amount Enclosed \$ _____

Payment Information:

Credit Card Customers may register online by visiting our website - www.azhousing.org
or Make Check Payable to: AHA, 4525 South Lakeshore Drive, Suite 105, Tempe, AZ 85282

Convention Sponsorship Opportunities

AHA would like to encourage your company to become a Convention Sponsor. Sponsors are essential to keeping overall registration fees down, ensuring that more industry members will be able to attend. Sponsors' support also enables the association to add fun and relaxation to our Program. Social and meal functions have been designed to provide networking opportunities for our members. Please help us make this Convention our best and most successful!

Event Sponsor - \$3,000

- Company Logo on Sponsor Sign at Registration table
- Full Page Color Advertisement in Convention Program
- Company Logo on table signs at all meal functions
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon
- Free Advertisement on sidebar of AHA Website viewable by all
- Two Free 2-day Convention Registrations (within parent organization)

Diamond Sponsor - \$2,000

- Company Logo on Sponsor Sign at Registration table
- Advertisement in Convention Program (3.5" x 4.5")
- Company Logo on table signs at all meal functions
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon
- Free Advertisement on sidebar of AHA Website viewable by all
- Two Free 1-day Convention Registrations (within parent organization)

Platinum Sponsor - \$1,250

- Company Logo on Sponsor Sign at Registration table
- Advertisement in Convention Program (3.5" x 2.5")
- Company name on table signs at all meal functions
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon

Gold Sponsor - \$750

- Company name on Sponsor Sign at Registration table
- Advertisement in Convention Program (3.5" x 1.5")
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon

Silver Sponsor - \$500

- Company logo on Sponsor Sign at Registration table
- Company logo in Convention Program
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon

Bronze - \$250

- Company logo in Convention Program
- Sponsor recognition in AHA newsletter and on AHA website
- Certificate presented at the Appreciation & Recognition Luncheon

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Please check one:

- Event Sponsor - \$3,000
 - Golf Tournament
 - Reception & Banquet
 - Awards Luncheon
- Diamond Sponsor - \$2,000
- Platinum Sponsor - \$1,250
- Gold Sponsor - \$750
- Silver Sponsor - \$500
- Bronze Sponsor - \$250

Company

Contact Name

Address

City/State/Zip

Phone

Email

Payment Information:

Credit Card Customers may register online by visiting our website - www.azhousing.org
or Make Check Payable to: AHA, 4525 South Lakeshore Drive, Suite 105, Tempe, AZ 85282

Exhibitor Opportunities

Register now for an Exhibitor table to help you get the word out about the products and/or services your company provides. Radisson Fort McDowell's Wassaja Conference Center features an large Ballroom Foyer, perfect for Exhibitors. Exhibitors are limited to 1 - 6' table top display. Reserve your space today!

Company _____

Contact Name _____

Address _____

City/State/Zip _____

Phone _____ Fax _____

Email _____

Early Registration\$100.00 _____
(Received prior to 09/30/13)

Standard Registration\$150.00 _____
(Received 10/01/13 and later)

Payment Options:

Credit Card Customers may register online by visiting our website - www.azhousing.org
or Make Check Payable to: AHA, 4525 South Lakeshore Drive, Suite 105, Tempe, AZ 85282

Registration will not be accepted without payment.

Exhibitor fees are in addition to Convention registration fees. Exhibit tables available to Convention registrants only.



CALENDAR OF EVENTS

NOVEMBER

7 & 8 **AHA Annual Convention & Golf Tournament**

Talking Stick Resort & Casino

For more information contact Kim at

(480) 456-5630 or kim@azhousing.org

Or [CLICK HERE](#) to Register

DECEMBER

3rd **Northwest Chapter Meeting**, 6:00 pm

Calico's Restaurant, 418 W Bealle, Kingman

Shane Willson, Chapter President

prestigehomes@citlink.net

DECEMBER

4th **Phoenix Chapter Meeting**, 5:30 pm

Nellos Restaurant, Tempe

Brian Brastad, Chapter President

crgmesa@cavco.com

11th **Government Relations & Zoning Committee Board of Directors Meeting**

11th **Tucson Chapter Meeting**, 6:30 pm

Old Pueblo Grille, 60 North Alvernon

Scott Townsend, Chapter President

stowndsend@westernamericanhousing.com

Visit our website www.azhousing.org for an archive of past newsletters, shipment reports and other information!

Arizona Housing Association

4525 South Lakeshore Drive, Suite 105, Tempe, Arizona 85282

Phone: (480) 456-6530 Fax: (480) 456-6529 Email: info@azhousing.org Web: www.azhousing.org

Ken Anderson, President - ken@azhousing.org

Kimberly Merrill, Director of Operations - kim@azhousing.org