

2008 INDIVIDUAL & COMPANY AWARDS



Industry Person of the Year George Allen GFA Management

George Allen, CPM, MHM, has worked tirelessly for our industry for 38 years. His contributions to the manufactured and modular housing industry are too numerous to mention.

George is highly regarded and respected and most deserving of this prestigious award. He is a true gentleman who, along with his wife, Carolyn, founded his firm, GFA Management, Inc., in 1980. He started his company, a community fee management firm and then segued into industry consulting. In 1988, he wrote “Mobile Home Park Management,” now in its fifth edition which was followed by several more

authoritative books on manufactured home communities.

In 1991, George began publishing his widely read monthly newsletter, Allen Reports, on the industry. In 1992, he hosted the first of 16 international networking roundtables attracting MHCommunity owners/operators, mortgage originators and underwriters from across the U.S. and Canada, as well as hosting and forming the first meeting of what was to become the MHI National Communities Council in 1996.

He is a charter member of and program chairman for the Manufactured Housing Communities Council of the Urban Land Institute, a founding and charter member of the Canadian Association of Land-Lease Communities. He co-authored original course material for the Accredited Community Manager program and was a founding member and current Board member of the National Communities Council.

Over the years George has been invited as a guest speaker on manufactured housing and Land-Lease communities throughout the United States and Canada.

Today, he continues to be a vibrant and energetic visionary for an industry he truly enjoys.

Manufacturer of the Year Clayton Homes

Clayton Homes continues to grow despite a challenging market—and offers a wide variety of home types and prices in all key market areas.

By focusing on quality and customer service Clayton continues to be an industry leader. Over 90 percent of its home owners have indicated through the company’s Consumer Satisfaction Index (CSI) program that they are satisfied with their new home and it received the lowest consumer warranty claims in the industry...just under four percent.

With a focus on the latest technologies, Clayton Homes has led efforts in product development, innovation, and safety initiatives. It has served as a board member of the Manufactured Housing Research Alliance (MHRA), vice chairman of the MHI-TAC Steering Committee, MHI Modular Housing Council member, chairman of the Lean Production Committee, member of the Board of Governors of MHI’s Manufacturers Division and Chairman of the MHRA Energy Roadmap Committee.

The company has received several awards in the past year, including EPA’s

Energy Star Partner of the Year for the second time.

With all this success, Clayton Homes continued its active participation in its local community. In addition to the Red Cross and United Way, it is following the Gates Foundation model of enhancing local schools through modernization of learning techniques, impacting the lives of over 20,000 students nationwide. It has also led the industry by contributing over \$60,000 to the MHI Political Action Committee in 2006, with a combined total of over \$350,000 over the last seven years.

Floor Plan Lender of the Year **GE Capital Solutions**

GE Capital Solutions recognizes that in a challenging market, the key to growth is product diversification and differentiation. In recent years, the company introduced a host of new product offerings like their Business Productivity MasterCard, the Preferred Platinum Equipment Financing Program and a sophisticated web-based system that allows their customers to monitor their accounts and better manage their cash flow. This year's Floor Plan Lender of the Year remains exceptionally dedicated both to its customers and the manufactured housing industry: in fact, last May, this company opened the doors of its world-class management training facility in Crotonville, NY to train the leaders of MHI's Priority Task Forces in CAP, the Change Acceleration Process.

Regional Lender of the Year **CIS Financial Services, Inc.**

CIS Financial Services has specialized in manufactured home finance for over sixteen years and holds direct-endorsed non-supervised lending licenses with Fannie Mae, Freddie Mac and the Federal Housing Administration. This company has been a certified member

of MHI's Lender Best Practices program for over five years and its employees have actively served both MHI and numerous state and regional manufactured housing trade associations. They were instrumental in the development and implementation of Fannie Mae's "MH Select" program which provides enhanced financing

options to consumers who purchase manufactured homes that meet certain aesthetic criteria.

National Lender of the Year **Triad Financial Services**

This year, Triad Financial Services will celebrate its 50th year of service to the

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manufactured housing industry. Over these 50 years, this financial services company has continued to grow in both good times and bad through its focus on providing exceptional service to its customers and expanding partnerships with banks and credit unions across the country which has helped the company maintain a steady and predictable source of lending capital. It has actively participated in MHI and over 44 state manufactured housing trade associations and has been a certified member of MHI's Lender Best Practices program since 2002. Despite growing 65 percent in 2006 and 30 percent in 2007, the company has no intention of slowing down; in fact, in 2008, they will open a new office in Southern California.

National Community Council's Awards

Community Service/Supplier of the Year

Donald C. Westphal Associates, L.L.C.

Don Westphal has provided efficient and creative land planning and landscape architecture design services since 1969. Based in Rochester Hills, Michigan, Don and his team of experts offer, (both locally and nationally) residential site planning, manufactured home community and upgrade planning, RV park design, zoning assistance, and beautification of both existing and proposed developments. Their strength lies in successfully meeting client needs through the creation of attractive, affordable, and environmentally sustainable plans.

Their contributions to the manufactured housing industry are numerous and include the design of over 450,000 home sites and innovations in site planning and image enhancements to communities with seven of those

communities across the country receiving Community of the Year Awards.

The company has long been an MHI member and has served on several committees. Don is a member of the Urban Land Institute Manufactured Housing Communities Council and sits on the Board of Directors of the Michigan

MHA. He was also inducted into the MHRV Hall of Fame in 2006.

Community Broker of the Year Monroe & Giordano

Carey Monroe and Mike Giordano started working together in the early

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1990's. To date, the firm has closed over \$1 billion in loans for the manufactured housing industry nationwide. Since the beginning of 2004, over 99 percent of the loans they closed were funded for a returning borrower or a borrower who has since used the firm to close additional loans.

The team is successful today due to their commitment to their customers to provide them with loans that best suit their specific needs. Their efforts to educate national lenders on the advantages of lending to manufactured home communities and recreational vehicle parks have helped bring new lenders into the market, helping everyone in the industry obtain loans through keen competition.

The firm finances projects nationwide and is the direct correspondent for numerous lenders. It has relationships with many other funding sources such as Fannie Mae, Wall Street investment banks, life insurance companies, pension funds, banks, savings and loans and credit companies.

They have been and continue to be active in their local state association.

Community Lender of the Year
Wells Fargo Commercial
Mortgage

Tony Petosa and Creighton Weber joined forces in June 2001 and since then have been a force within the manufactured home community lending arena.

Since 2004, Tony and Creighton, along with their team, have provided over \$2.6 billion of financing for manufactured home communities.

In the early 1990s, these team leaders played key roles in the formation of the first national conduit lending program focused on financing Manufactured Home Communities. Half of this duo also worked actively with Fannie Mae to educate the agency on the industry, resulting in Fannie Mae's entrance into

Manufactured Home Community lending through their DUS lending program. Today, Wells Fargo offers a wide range of financing programs for Manufactured Home Communities including balance sheet, conduit and Fannie Mae DUS lending programs. Collectively, these two "partners" have financed over \$3.5 billion of MHCs in the last ten years.

Community Operator
of the Year
Green Courte Partners

Green Courte Partners is a dynamic company that has been successful for a number of reasons including the implementation of a "best practices" approach to community operations in

the areas of home sales, home financing, home installations, professional staff training, long-term leasing, resident relations and community maintenance.

Their development of minimum design standards for new manufactured homes and installation standards that exceed the new HUD requirements have also put them in the winners circle.

In addition, Green Courte created an "aligned model" between owners and residents to create a more appropriate sharing of risk, reward and value between residents and community owners and providing residents with greater economic certainty as to their true cost of home ownership in a land-lease community.

They are an active MHI member and

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INDIVIDUAL AWARDS

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participant on the National Communities Council. They are also active members of 15 state trade associations.

Retail Person of the Year James Knott of J&B Homes Carlsbad, New Mexico

This year's recipient, James Knott, is a shining example of a person that gives back to the industry and community.

As legislative chairman of his state association, James oversaw the association's efforts to successfully defeat two pieces of legislation that would negatively impact the manufactured housing industry in the state.

He also played an important role in MHI's recent efforts to obtain Energy Star Tax Credits for manufactured housing.

Active in both the state association and MHI, James has held key leadership positions. He is the longest serving board member in the state association's history with 22 years of service and he has served on numerous committees. At MHI, he has been a certified representative from their state since 1999 and was recently elected to the National Retailers Council's Board of Governors.

Supplier Person of the Year Christopher Barrett Executive Vice President Bennett Truck Transport

Christopher Barrett has served in virtually all positions of the manufactured housing transportation industry over the past 22 years with the last 12 at the executive management level.

He is a strong advocate for the industry and has been an active participant on issues related to technical

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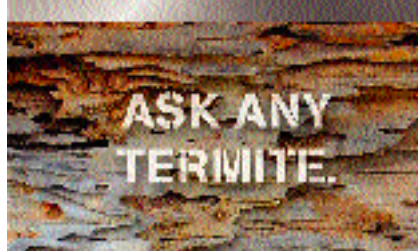
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activities and transportation matters.

Chris is also strong supporter of MHI and has served in numerous capacities over the last 12 years, and is a current member of the Board of Directors.

State Association Executive of the Year

Bill Trottier

**Executive Director,
Arizona Housing Association**

Each year, the manufactured housing industry honors one state association executive who leads the industry by example...with tireless devotion, commitment and innovative thinking.

Bill Trottier has displayed a mastery of association leadership and political savvy that has paid direct benefits to the association's members and the industry as a whole.

Bill accomplished a major achievement for the industry by displaying a model home at the recent state fair. By getting the industry to work collectively to finance and build the home, along with staffing the home during the event, this individual brought the industry together to address a key industry challenge... changing public perceptions about manufactured homes.

He was instrumental in improving the state's on-line permitting program for oversized loads and the revision of the state's transportation regulations governing the industry. Not to mention the reversal of two major transportation decisions on route closures that significantly helped the industry.

Bill is also dedicated to serving the broader community. He currently serves as President of his state's Society of Association Executives and recently received that organization's "Excellence in Association Management" award for his accomplishments in both public relations and government affairs for his state association. ■

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