

Individual & Company

Awards



Kevin Clayton

Confronting Challenges with Ideas and Vision

When confronted with challenging times and situations, people and companies have a choice. They can ignore these challenges and hope that “normal” circumstances will return, allowing them to fall back on doing what they’ve always done. Or they can decide that challenging times require new ideas and new strategies that respond to the challenges. One is a formula for success and the other a recipe for failure.

The people and companies honored with this year’s National Industry Award have chosen to pursue new ideas and strategies to confront marketplace challenges. They have built their business strategies by incorporating innovation and forward-looking vision. By doing so, they have excelled at what they do, and collectively, they are charting a course for reviving and propelling the manufactured and modular housing industries.

Industry Person of the Year Kevin Clayton

With a career in housing stretching back to when he was only seven (setting up and refurbishing his dad’s manufactured homes after school for 75 cents an hour), Kevin Clayton has spent the majority of his life intimately involved in the manufactured housing industry. Eager to learn about the culture and tactics of other highly successful companies, Kevin worked at DeRoyal Industries and Prudential Bache on Wall Street as a junior analyst before returning to Clayton Homes.

After working in and leading each of the five business groups within Clayton Homes, Kevin became CEO in 1999. With Kevin’s leadership and the active participation of his management team, Clayton Homes’ market value has exceeded the combined total of all other industry companies. In 2003, he played an instrumental role in closing the sale of Clayton Homes to Warren Buffet’s Berkshire Hathaway, Inc. In the past three years, Clayton Homes has acquired 21 manufacturing operations, 190 retail locations, and over \$12 billion in mort-

gage servicing. In his most recent shareholder letter, Buffet observed that Kevin is the “driving force behind the company’s success” and “a joy to work with.”

A member of the board of the Manufactured Housing Institute, Ruby Tuesday’s Restaurants, and Clayton Bancorp, Kevin also finds time to be actively involved in his community, serving as chairman of the Knoxville, Tenn.-based Jobs Now! Program. He was recently voted the Association of Fundraising Professionals’ 2006 Outstanding Philanthropist, and his philanthropic efforts are focused on wealth creation through home ownership and education, following Bill Gates’ initiatives to improve schools.

Blending work and play, and sometimes confusing the two, Kevin is a commercial-rated jet pilot and enjoys flying a variety of aircraft, a skill that serves both his business needs and his adventurous nature. He and his wife, Chelly, have a daughter, Ella, who turned four in April.

In recognition of his dynamic leadership and business acumen, his industry peers have chosen, for the third year in

a row, Kevin Clayton as Industry Person of the Year.

Manufacturer of the Year Clayton Homes Inc.

The Clayton family of brands continues to grow (Clayton, Norris, Schult, Golden West, Marlette, Crest, Oakwood, Karsten and now Southern Energy and Giles) and offers a wide variety of home types and prices in all key market areas. By focusing on service, product quality and value, Clayton increased its national market share from 20.2 to 27.2 percent and retained the company’s position as the largest producer of both multi-section and single-section homes. The results of Clayton’s focus on quality and customer service are outstanding. Over 90 percent of all Clayton home owners indicated through the national Consumer Satisfaction Index (CSI) program that they were satisfied with their new home and Clayton received the lowest consumer warranty claims in the industry (<3.8 percent sales), resulting from production accountability and a systemized quality-assurance program called B.O.S.S. (Buy Off Support System).

With a strong focus on the latest technologies, Clayton led efforts in product development, innovation, and safety initiatives by serving as board member for 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.

Clayton has received several awards in the past year, including: MHI Best New Home Design Award for Production Manufactured Home Over 1800 square feet, EPA Energy Star Partner of the Year for the second time (2003 and 2007), and MHI/TAC Frank Walter Service Award (Mark Ezzo, vice president of engineering).

With all this success, Clayton continued its active participation in its community. In addition to the Red Cross and United Way, Clayton is following the Gates Foundation model of enhancing local schools through modernization of learning techniques. Clayton has also led the industry by contributing over \$60,000 to the MHI Political Action Committee (over \$300,000 over the last six years).

State Association Executive of the Year

Thad Vann, Kentucky

Manufactured Housing Institute

Vann helped lead a coalition of associations representing small businesses in his state to work during the recent legislative session to revise a very detrimental corporate income tax law, which spared manufactured home retailers, service/supply companies, land-lease communities and other qualified small businesses from onerous tax provisions.

He worked with the Small Business Caucus in providing small businesses more flexibility and enhancements for member or employee health care pro-

grams and workers' compensation insurance cost reductions. He also successfully lobbied for passage of a law that helps control predatory lending practices, while excluding manufactured home chattel loans.

At the same time, he led lobby efforts to mandate state regulations for manufactured home installation standards to apply to all new and pre-owned homes located within a manufactured home community, just as the standards apply to homes located outside of communities. This allowed homes inside of communities to be "ground set" saving thousands of dollars to community operators and their homeowner residents.

This outstanding state executive also developed an informal informational and resource program to assist retailers, land-lease communities, and local governments to dispose of unfit and abandoned homes and to recycle salvageable parts. He also worked with his state transportation department to allow the movement of modular homes by divisible load.

Retail Person of the Year

Brenda Westfall

Westfall has served as a certified representative to MHI for the state of Oklahoma for over ten years, participating on numerous committees and task forces, including Lender Best Practices Steering Committee, Transportation Committee, Site Development Committee and Technical Activities Committee. She has held positions on the MHI Board of Directors and Executive Committee, and served as Chairman of the National Retailers Council.

Westfall began her career in the manufacturing sector in the mid-1960s and held a position of quality control inspector in production, before moving into the corporate offices to learn more about the manufacturing operations. She opened her first retail sales center in 1974, opened three additional sales center in the 1980's, before scaling back in the 1990's to one

"super center" retail location. Her sales center serves the quad-state area of Oklahoma, Kansas, Missouri & Arkansas. Clayton Homes purchased Westfall Mobile Homes in 2006.

Clayton Homes is now one of the largest retailers in Northeastern Oklahoma providing a "turn-key" operation for its homebuyers.

Westfall has been politically active in her community on the local level, in addition to her state and national involvement. For the past 11 years, she has served on the board of directors for the Chamber of Commerce of Miami, Oklahoma. Being actively involved in the community has allowed her to work closely with city officials on zoning discrimination. She was successful on getting the city to adopt new zoning ordinances to allow manufactured homes within the city.

Supplier Person of the Year

Ronald V. LaMont

LaMont has been associated with manufactured housing industry for forty-years, including roles in manufacturing, enforcement, component supplier and consulting. He has been Alpine Engineered Products' certified representative to the MHI since 1992.

Over the years LaMont has worked with engineers on component testing protocol for various products with major concentration on metal connected wood trusses. He also assisted in ensuring home manufacturers receive quality fastener products and fabrication equipment from Alpine Engineered Products, Inc. through the implementation of a quality system based on the International Organizations for Standardization procedures. In large part because of his valuable work in these fields, LaMont was the initial recipient of the Frank Walter Standards Award in 2003.

LaMont has dedicated a tremendous amount of his personal time to the industry as well. He was appointed to the

Manufactured Housing Consensus Committee as a producer representative by the Secretary of Housing and Urban Development. He also served as Chairman of the HUD Technical Exchange Group prior to the disbandment after the implementation of the Manufactured Housing Consensus Committee.

His contributions to MHI are wide ranging as well. He served as a member of its Public Relations Committee, Government Relations Committee, Political Action Committee, and Technical Activities Committee (TAC), as well as serving as TAC Chairman. Additionally, he was elected to the Suppliers Board of Governors for two separate four-year terms, and served as chairman for two years.

**National Lender of the Year
Origen Financial**

From industry-leading loan performance to cutting-edge technology to customer feedback mechanisms that drive improved products, programs, and processes, Origen has been a proactive leader in manufactured housing.

In the midst of a declining market, Origen not only produced increased volume, it conducted a highly successful securitization (key to re-establishing manufactured housing as a viable asset class), drove increased loan performance, improved its underwriting models allowing it to approve more loans (especially in the lower FICO brackets), and achieved a first-ever Moody's Rating as a Manufactured Housing Servicer.

In a year where revenues were tight for many retailers, Origen rolled out changes to Recovery Rewards™, providing additional income, sooner, to the responsible partners that help with recoveries. As retailers dug deeper to chase opportunities with niche products, Origen was right there providing specialized finance tools enabled by its unique command of manufactured housing performance data, making adjustments to its advance

GARAGES

There are many beautiful homes coming out of our industry. New floor plans with features that accommodate any family. Cabinets, flooring and fixtures are second to none. The industry has certainly provided affordable living while including all the amenities one could ask for ... except garages.

TUFF SHED has worked very closely with many Home Builders and Developers to produce attached and/or detached garages that look as though they were part of the original plan. Construction, siding, roofing, trim and details that mirror the home in every way.

When you are building a 500 home community or just that special home on acreage for yourself, include TUFF SHED in the plan and have it all. Single car, multi-car or oversized workshops, TUFF SHED can design, deliver and install your project with experienced, local people that you can depend on.

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and setup limits, and increasing rate flexibility with programs rewarding borrowers whose credit is stronger than their FICO suggests, or who can choose program options that mitigate risk or improve performance.

From providing incentives for loans that build equity faster, to reducing the air financed in deals, and even championing more accountable measurement of customer satisfaction, Origen has reminded the industry that what is good for the buyer is good for the industry.

Regional Lender of the Year
CIS Financial Services Inc.

CIS Financial was founded in August 1991 to originate and purchase manufactured home loans. CIS currently holds finance licenses in over eighteen states as a retail finance lender and as a mortgage bank and has specialized in manufactured home financing for over fifteen years. CIS has been a full-service mortgage bank for over seven years offering conventional and non-conforming financing for homeowners. Its programs reach out to both the manufactured housing and “site-built” industries. CIS holds direct-endorsed, “non-supervised,” lending and servicing licenses with Fannie Mae, Freddie Mac and FHA Title I and II and is approved to securitize through Ginnie Mae.

CIS has also been very active in MHI and has been certified as a “Lender Best Practices” member for over four years. Employees of CIS Financial have served as on numerous committees and divisions within both MHI and state manufactured housing associations.

Floor Plan Lender of the Year
21st Mortgage Corp.

As a Berkshire-Hathway company, 21st Mortgage maintains a high standard of corporate ethics. 21st Mortgage has the financial strength and long-term commitment necessary to continue its growth and contribute to the success of

the industry. For the third consecutive year, 21st experienced tremendous growth in floor plan receivables.

21st Mortgage offers flexibility and creativity in floor plan financing, with programs and plans tailored to meet the specific needs of individual retailers. It is the only national lender offering inventory financing to retailers along with chattel, land/home, and conforming real estate

mortgages to manufactured home buyers.

21st Mortgage is also actively involved with MHI and numerous state manufactured housing associations and encourages its team members to serve on the boards and committees of these organizations. In addition, 21st Mortgage has been an annual supporter of MHI-PAC fundraising since the start of the company in 1995.

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INDIVIDUAL/COMPANY AWARDS

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Community Operator of the Year

American Land Lease

With a strong commitment to excellence in home sales and community operations, American Land Lease has led efforts to increase the reputation of manufactured housing and is an industry standard-setter as one of four publicly traded REIT's.

American Land Lease has expanded operations throughout Florida, Alabama and Arizona through three acquisitions in 2006. It is an active supporter of manufactured housing initiatives in Arizona and Florida, both inside MHI as a member of the National Communities Council and within state organizations.

American Land Lease has been cited as an industry leader in articles in major publications including The New York Times, Fortune, and Florida Trends.

Community Lender of the Year Wells Fargo

Commercial Mortgage

Tony Petosa, originally a lender with Belgravia, and Creighton Weber, one of the owners of Bloomfield Acceptance, teamed together at Wells Fargo in June 2001. Since then, they and their respective lending groups have been a force within the manufactured home community lending arena. Since 2004 they have financed \$2.2 billion of loans and, according to the George Allen Land-Lease Community ranking, they and their teams have led the nation in community loan originations two of the last three years.

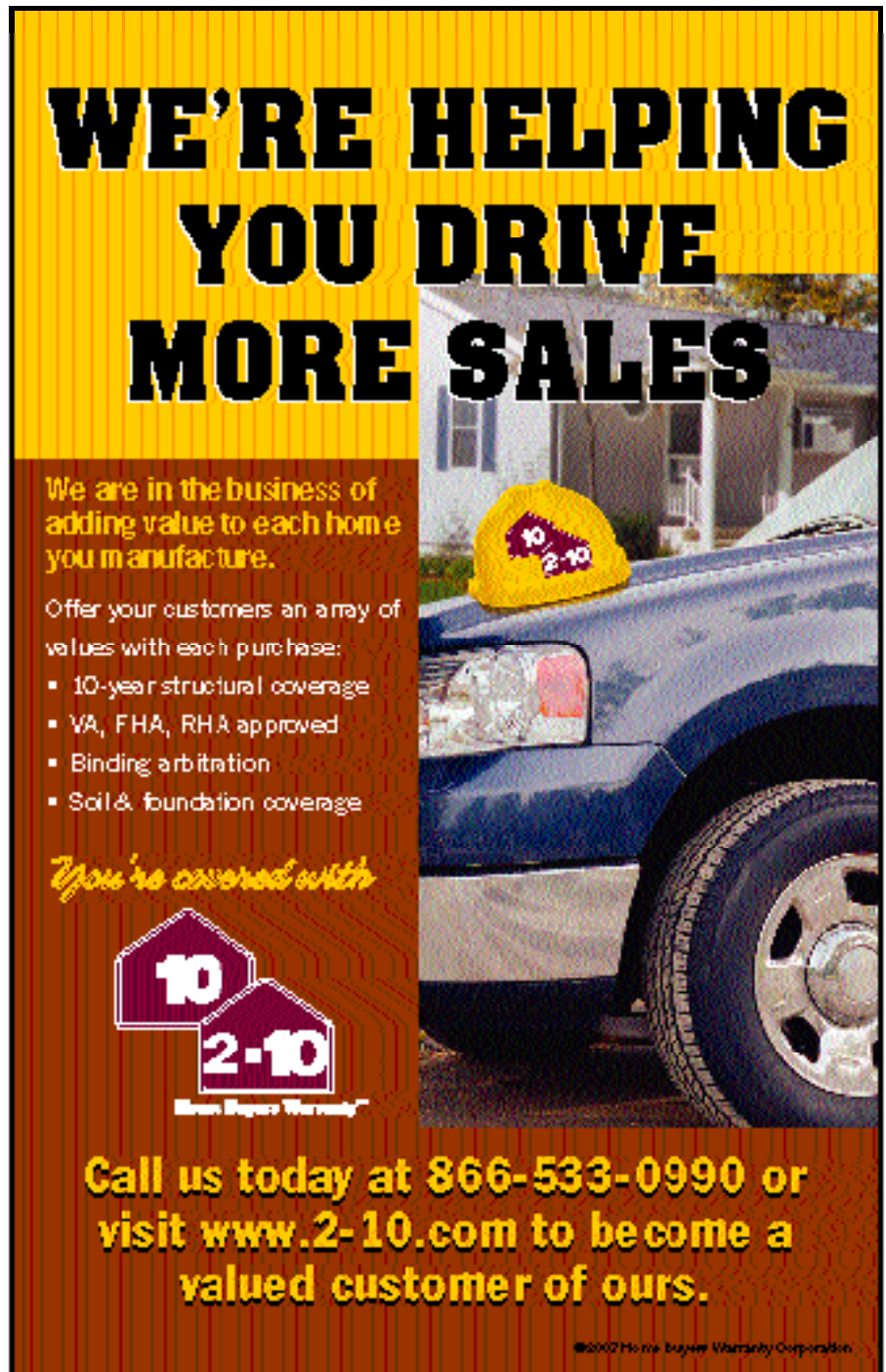
Collectively, they have financed over \$3 billion of manufactured home communities in the last ten years. Although Wells Fargo was new to MHI in 2004, Tony and Creighton, have been stable contributors to the MHI National Congress as both exhibitors (for over 20 years) and sponsors.

Wells Fargo is currently a member of

the California, Florida and Michigan state manufactured housing associations, and Tony and Creighton have been very active for many years as attendees and sponsors of state events. They also annually attend the regional industry events sponsored by the WMA, the Louisville Show, the FMHA (Florida), CMPA (California) etc., and have participated as guest speakers at such events.

Community Loan Broker of the Year Monroe & Giordano

Since its inception in the early 90's, the firm takes pride in providing its clients with service and guidance through the ever changing financial world. Through its unique "Controlled Competition", the firm provides clients with a myriad of choices of lending vehicles. After




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evaluating the options available, the firm uses its extensive knowledge of the lending arena to ensure that its clients receive the loan that best suits their specific needs. Since the beginning of 2004, over 99 percent of the loans closed by the firm were funded for a returning borrower or a borrower who has since used the firm to close additional loans. This attention to detail and service is the reason the firm has many repeat customers.

Property types financed include manufactured housing communities, R. V. parks and other specialty properties.

Monroe & Giordano has been in the forefront of educating national lenders the advantages of lending on manufactured home communities and RV parks. The company has continually brought new lenders into the market which helps all in the industry obtain competitive loans through the keen competition. Today, manufactured home community loans are now highly sought-after products.

Since its inception, Monroe & Giordano has closed over \$1 billion in loans for the manufactured housing industry nationwide, along with initiating many new loan programs that have benefited the industry.

**Community Service/
Supplier of the Year**

The Jefferson Group Ltd.

This commercial real estate company, located in Alexandria, Virginia, provides a valuable service of listing and marketing land-lease communities as well as representing investors looking to begin or grow their property portfolio, and finding suitable raw land for new development. Mary Frances de la Pava, the principal broker and owner of the company, is a sixteen-year veteran of the land-lease community asset class.

As a specialist broker in this unique property type, the company's advice and services are sought continually and the company is known and used by most members of the National Communities Council. ■

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