

HOME Front

American Homestar Reaches Agreement to Acquire Brilliant Holding Corporation, Manufacturers of Silhouette

Press Release, March 10, 1997 - American Homestar Corporation (Nasdaq/NM:HSTR) today announced that it has signed a definitive agreement to purchase Brilliant Holding Corporation. Brilliant produces manufactured homes from three plants in Alabama. The company markets its homes through independent dealers, principally in the deep South, Central South and Southwest regions. In its most recent fiscal year ended December, 1996, Brilliant posted revenues of approximately \$75 million and operating income of approximately \$2.7 million.

The closing is scheduled for June 1, 1997, the beginning of American Homestar's new fiscal year. Consideration for the purchase will be up to 600,000 shares of American Homestar common stock and options, plus the assumption of approximately \$8 million in funded debt. The transaction is expected to be accounted for as a pooling of interests and to be accretive to fiscal 1998 earnings.

American Homestar's co-CEO's Finis F. Teeter and Laurence A. Dawson, Jr. commented, "Brilliant represents another important strategic opportunity for American Homestar. It gives us a much broader manufacturing base in the deep South, where we plan to replicate our core Southwestern market strategy, with multiple manufacturing plants and a strong retail distribution network consisting of both Company stores and independent retailers."

American Homestar is one of the leading vertically integrated manufactured housing companies. The Company operates a total of eight manufacturing plants (11 after the completion of the Brilliant acquisition), 49 Company-owned retail centers and serves over 400 independent retail locations in 24 states. The Company also provides retail financing through its finance affiliate, 21st Century Mortgage, and provides insurance and transportation services to its customers.

Nationwide adds 4th and 5th Colorado Locations

McKinney All Over the West as Two More Dealerships are Added in Colorado

Ray McKinney can't grow fast enough as he adds two new editions to Nationwide West, Inc. Pueblo, Colorado is the site of the newest Oak Creek Village and will be led by General Manager Dave Flynn. Shawn Valencia will be his right arm and Office Manager.



Also opening in the near future will be the fabulous new American Homestar Factory Outlet. This dealership is in the *hot* manufactured housing market of Ft. Collins, Colorado. Industry pro Jimmy Jones will be at the helm as General Manager. At "press time", an office manager had not been named but stay tuned for more details.

Both new locations promise to be two of our Company's top sales producers! It is great to have the fine new editions. Please join us in welcoming them to the fast growing American Homestar family!

Stars and Stats

Top 10 Dealerships

21st Century News

2 Lancaster News

3 Under the Oaks

4 Laurie Lowery's Insurance News

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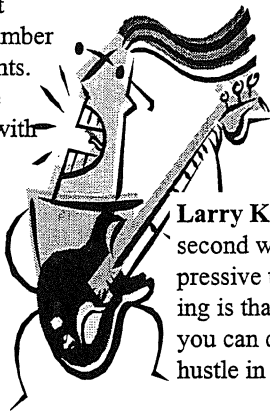
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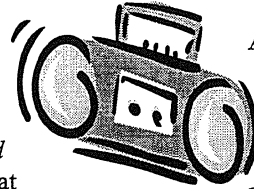
FEBRUARY, 1997

Stars & Strips Rockin' February

And the hits just keep comin' with **Robert Emfinger, Jr.** at number four with 52.17 points. Robert proved to be King of the Single with a stellar 4 new singlewide homes for the month of February. Wow!! These numbers are music to our ears!



Larry Key checks in at a close second with 54.7 points. The impressive thing about Larry's offering is that he plays a great tune *and* you can dance to it! Keep doin' that hustle in Granbury, Larry!!



Troy D. French turned in rockin' numbers as he comes in 7th in this past month's count-down. Troy ups his President's Club standings by 43.36 points. Single, double or used, Troy was selling them all last month. Come cruise time, it looks like Troy won't be playin' the blues!



At the top of the charts this month is **Gina Reece** with a whopping 55.53 points for February. With an incredible 7 total homes sold, Gina gets the all around rocker of the month award! It looks like Gina is being held over to play extra gigs in Longview! Way to play it, Gina!!

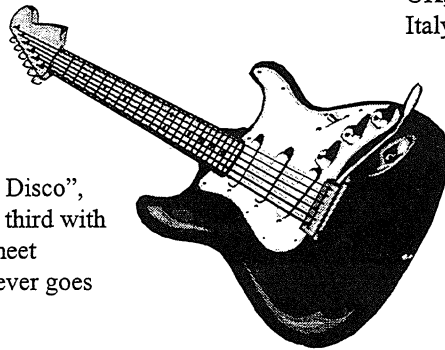
Salesperson	Lot	NS	ND	NEW	U	R	T	PG	PD	CL	VPT S	21P TS	PD TS
Gina Reece	Advantage Longview	1	4	5	1	1	7	\$29,538.68	\$11,988.00	\$5,019.33	5	6	
Larry Key	Instant Living Granbury	1	3	4	0	0	4	\$27,702.00	\$7,696.00	\$6,340.69	2	9	
Michael A. Johnson	Nationwide DeSoto	1	4	5	1	0	6	\$24,351.23	\$14,554.00	\$8,346.43	5	12	
Robert J. Emfinger	Nationwide Seguin	4	2	6	0	0	6	\$23,177.12	\$5,091.00	\$1,417.52	5	15	
Peter A. Shaw	Nationwide Bossier City	2	2	4	4	0	8	\$27,787.05	\$6,236.00	\$0.00	2	6	
George Wetherell	Nationwide Lufkin	2	2	4	1	0	5	\$19,962.37	\$3,047.00	\$4,024.05	2	9	
Troy D. French	Nationwide South	1	1	2	1	0	3	\$26,362.16	\$8,718.00	\$4,698.83	0	9	
Michael G. Jones	Advantage Longview	2	2	4	0	0	4	\$22,863.84	\$11,144.00	\$3,127.93	2	9	
Terry S. Thoe	Nationwide Abilene	3	0	3	2	0	5	\$22,673.19	\$5,332.00	\$2,800.91	0	9	
McMichael David W.	Key Homes Athens	2	1	3	1	0	4	\$22,156.76	\$4,099.00	\$1,815.95	0	9	
Jerry T. Hutchinson	Nationwide Tyler	1	2	3	1	0	4	\$23,769.57	\$7,265.00	\$4,070.41	0	6	
Garland Gregory	Nationwide Tyler	1	1	2	1	0	3	\$26,580.00	\$1,298.00	\$11,289.26	0	9	
Alexandria Torian	Nationwide Mesquite	1	2	3	1	0	4	\$21,547.26	\$4,957.00	\$3,527.36	0	9	
Joseph W. Hayes	Nationwide Lumberton	4	0	4	2	0	6	\$26,521.40	\$5,606.00	\$1,015.07	2	0	
Carrie Shipp	Instant Living Granbury	1	3	4	0	0	4	\$19,089.80	\$7,552.00	\$3,655.57	2	6	
Hicks, Belinda K.	Nationwide Cedar Park	0	3	3	0	0	3	\$32,082.00	\$2,394.00	\$1,559.02	0	3	
Aaron M. Pruitt	Nationwide Huntsville	3	1	4	0	0	4	\$20,311.22	\$10,544.00	\$3,472.20	2	6	
Susan F. Bryant	Nationwide Huntsville	1	1	2	1	0	3	\$21,165.00	\$3,524.00	\$4,079.81	0	9	
Victor Hernandez	Instant Living Spring	2	2	4	-1	0	3	\$16,419.00	\$4,442.00	\$3,408.68	2	9	
Robert Stevenson	AHFO Lancaster	1	3	4	0	0	4	\$19,814.59	\$6,288.00	\$3,895.23	2	3	
Greg C. Brown	Oak Creek Village	2	1	3	0	0	3	\$21,601.00	\$2,298.00	\$4,719.00	0	3	
Tom Marshall	Nationwide Tulsa	0	3	3	0	0	3	\$22,373.00	\$2,452.00	\$0.00	0	6	
Tony Nash	Advantage Longview	2	2	4	0	0	4	\$10,769.00	\$7,781.00	\$2,595.85	2	6	
Cecilia E. Phillips	Nationwide Tulsa	0	4	4	0	0	4	\$14,413.00	\$10,602.00	\$0.00	2	0	

Breaking into the top 10 countdown at number 10 is **David W. McMichael**. David landed a total of 39.16 points for the month as he sold everything that wasn't nailed down! As this month's King of the Athens lot, David is off to a great year. Way to do it, David!!

George Wetherell does the Lufkin Lambada during the month of February with 43.97 total points. George is climbing the charts at number six. When asked about his number 6 finish on the American charts, George replied, "...its OK, we're number one in Belgium *and* in Italy"! Keep rockin' the house George!!



Michael A. Johnson, with his hit "The DeSoto Disco", sells an impressive 4 new doublewides to place third with 53.34 points! Michael's sound of the Beatles meet Grand Funk Railroad proves that classic flair never goes out of style.



Nobody plays the zydeco like our main man in Bossier City, LA. **Peter A. Shaw** tops the charts with an amazing 8 deals for the month of February! This gives the Mardi Gras man an impressive 44.77 points for Carnival month. Congratulations, Peter!!

The Retail Division of American Homestar was really rockin' in the month of February. Dealerships in Austin, Granbury, Longview and DeSoto were definitely bringin' down the house as they sold them and moved them out! Here are a few of our rock stars that deserve a standing ovation as we salute those that made it into our Top 10 countdown...

- TOP 10 LOCATIONS - YTD**
- #1 - Lancaster
 - #2 - Tulsa
 - #3 - Mesquite
 - #4 - Desoto
 - #5 - I.L. Grandbury
 - #6 - Burleson
 - #7 - Tyler
 - #8 - Austin
 - #9 - DENTON
 - #10 - New Iberia

TS	FSP TS	EW- PTS	CPP TS	Total
29.53	4	3	0	55.53
27.70	6	3	0	54.70
24.34	0	2	0	53.34
23.17	0	4	0	52.17
27.77	0	4	0	44.77
19.97	6	1	0	43.97
26.36	0	2	0	43.36
22.86	1	3	0	42.86
22.68	2	3	0	41.68
22.16	2	2	0	39.16
23.77	0	3	0	38.77
26.58	0	0	0	38.58
21.55	0	2	0	38.55
26.53	1	3	0	38.53
19.09	1	4	0	38.09
32.08	0	1	0	38.08
20.31	0	4	0	37.31
21.16	0	2	0	36.16
16.42	0	3	0	34.42
19.82	2	2	0	33.82
21.60	0	3	0	31.60
22.38	0	2	0	31.38
10.77	1	2	0	25.77
14.41	0	3	0	23.41

Michael "Guitar" Jones left mobile home buyers with a song in their heart last month. He is movin' up the charts with an additional 42.86 points to add to his repetoir. When asked about his influences, he said, "Everyone loves the classics, man"! Michael had a total of 4 deals and over 22K in payable gross. Play it again, blues man!!



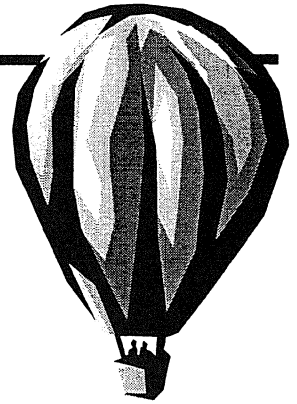
Terry Scott and goin' in Abeline last month. With 5 deals and 41.68 points for the short month, Terry played those buyers like a trumpet. Terry was really on key and we can't wait until the big encore! How about an autograph, Terry?



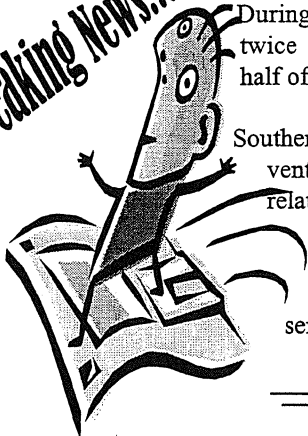
21st Century Mortgage

Things Keep Looking...

Up!
Up!
Up!



Late Breaking News...



During the month of February, loan volume was twice as much as the next closest month of these loans!

obligations exceeded **\$18 million**. This is almost double the amount of the previous month. Nationwide dealers accounted for more than

Southern Energy announced that on February 17 it formed a finance company, WENCO 21, in a joint venture with 21st Century Mortgage. A separate unit will be set up at 21st Century to handle this relationship. This will allow 21st Century to have direct access to Wall Street financing quickly and at a lower cost.

Southern Energy contracted with 21 Century to provide loan servicing and administrative services for a substantial portfolio of loans currently owned by Southern Energy.

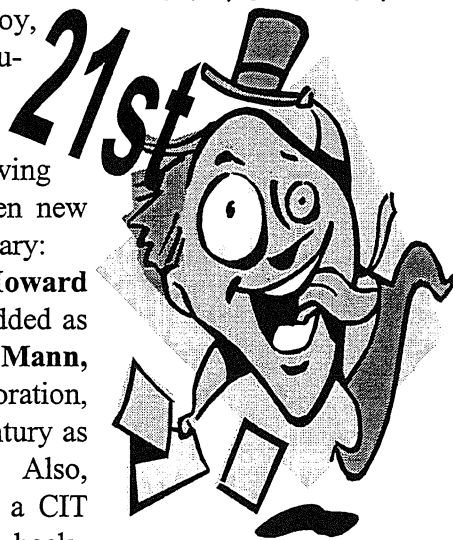
Mark Pilson and **Robert Schwalb** have been promoted to Credit Managers and will be working as credit assistants to Troy, Granville, and Gene. Congratulations, Guys!

PROMOTIONS!

What a month for the ever growing 21st Century Mortgage. Seven new people were hired during February:

Sabrina Morris, Mike Howard and Frank Harris were added as Credit assistants. **Richard Mann**, recently with Novo Corporation, made the move to 21st Century as a Credit Manager Trainee. Also, **George Nassios**, who has a CIT and commercial credit background, will be a new Customer Rep. **David Jordan** joins us from Coopers and Lybrand as 21st Century's new Controller. A CPA,

David will work with processing department to ensure speedy funding. Last, but not least, **Patrick Briggs** joins as a legal assistant. Patrick is in the University of Tennessee's School of Law. Welcome, all...we look forward to getting to know you!



And New Personnel!

Athens Number One Sales Center for Region 4 in 2nd Quarter



Pardon our delayed announcement, but congratulations to Key Homes for their stellar performance in the second quarter. The Athens crew put up fantastic numbers to land on top as the number one sales center for region 4. With seasoned veterans like sales manager **David McMichael** and sales pro **Jimmy Whatley** as well as the support of **Janet Haws** and **Sandy Shirey**, how could Athens go wrong?

Lanette

The Critical Path to Selling Homes

Carpenter



Inbound Telemarketing

For the next few months I'm going to cover sections out of the telemarketing book. If you do not have a telemarketing book, call Ana at 972-230-4874 and request one for your location.

Secret #2: When Telemarketing doesn't Work... "The Pitfalls"

It has been my experience that without training on telemarketing, the majority of salespeople do the exact opposite of what works. I don't know why. However, I know that over and over again, I find this to be true. So I started documenting these reoccurring mistakes and came up with some general problem areas. I call these areas "pitfalls" because they can devastate any sales center's telemarketing efforts.



Don't Rush Things!



One of the pitfalls is the "Rush for the Appointment". It is a mystery to me, but with few exceptions untrained salespeople feel they must get on and off the phone with a prospect in 30 seconds. To illustrate how destructive this can be, I'll share a story. One morning many years ago, I arrived at one of our sales centers and a very enthusiastic young man greets me at the door and says, "Lanette, telemarketing is GREAT. I have three appointments scheduled for today off of the line ads." I responded, "That's great. I'll be driving by here in the morning and I'll stop by to see how you did." The following morning, I stopped by and he met me at the door to say, "Lanette, telemarketing sucks! All three of my appointments stood me up. I waited and none of them showed." So I suggested that we role-play how he set the appointments. Very quickly, I surmised that he was trying to shortcut the process. I explained to him that he had invested little time or energy into the "sale of the appointment" and, as a result, the appointment fell through. The sale of the appointment is no different than any other sale. It takes

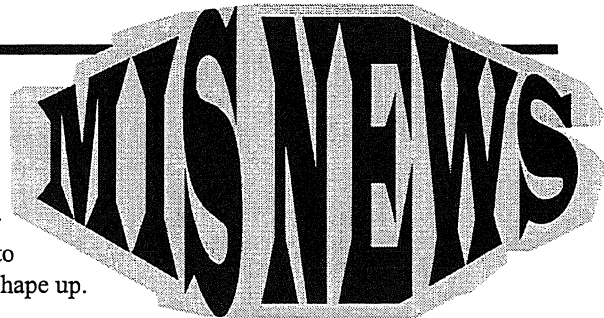
time. There is a process that fails if shortcuts are taken.

They are Worth Your Time!

Another common pitfall is the "prove to me you are worthy" approach. Salespeople who fall into this trap become their own worst enemy. Their *intent* is to weed out the undesirable callers by initiating credit questions. The *effect* is that they offend the viable prospects that can and will purchase a home.

Yes, I have another true story to illustrate this pitfall. In 1985, one of the General Managers called me to say, "Lanette, I'm watching a beautiful sight. A home that we have had here so long that we named pulling out of the lot as we speak. I have to tell you what happened with this customer." He told me, "Last Saturday, we were really busy and I was the only one in the office. A lady called me and said, 'I'm calling about an ad you have in the paper.'" I had to bite my tongue so that I would not ask her about her credit. To make a long story short, I did NOT ask her about her credit and she and her husband came in that afternoon. They fell in love with the aged home and paid full price. They had excellent credit and wanted it delivered that

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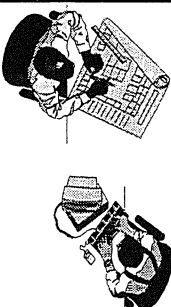
Although our recent move takes us just a few short blocks away, we now have an expanded training facility that will allow for groups of up to 12 students per class. Furthermore, our new offices can hold our four "computer guys" and still operate legally under Austin fire code law! All A.H. Tracker training classes will be placed on hold until further notice while we settle into our new office setting. It will not be a long wait as things are beginning to shape up.

NIGHTMARES FROM CYBERLAND

We recently received a call from a lot that had experienced the dreaded "computer crash". This is becoming a more common occurrence as our dependence on computers increases. While the problem is often "fixable", this is not always the case. The nature of this particular issue indicated that we would probably need last night's back up data to use in the repair. When we asked the Office Manager on duty for the tape, her response was that she didn't have backup because she never did this important task. Unfortunately, we had to end our call there, and take the issue up with the office manager's Regional V.P..

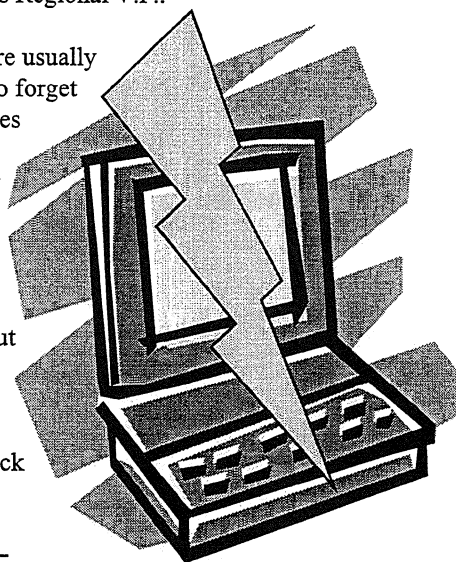
Info on the New Digs...

Address: 707 West. Ave. #203
(no pipe bombs, please)
Austin, TX 78701.
Phone: (512)457-0661
Fax: (512)457-0669



Because our computers are usually reliable, the tendency is to forget that they are only machines and that they are prone to failure. Please remember two things. First, information is a valuable resource, much like our people. The computer contains information about future sales, current sales

and finances. A loss of this information would be a financial disaster, as it was in this case. Second, if you use computers for complicated programs, as we do, they *will* eventually fail. This is one fact that you can count on. Please help us to help you...**ALWAYS** back up your data at the end of the day! Thanks from the crew in Austin.



New Version of Tracker Installed in Greenville, Brian Shear throws Computer out the Window.

Not really. In fact, he actually likes the new version. "So far, it's alright," said Shear. "I have been able to use a number of the new reports. For instance, I printed a copy of the new *Prospect Preferences Report* and got a better idea of what homes my customers are interested in." The boys in MIS had been working diligently, on nights and weekends, toiling relentlessly in hopes of hearing inklings of faint praise such as this. "To hear Brian describe it as *alright* is a professional triumph for me," said M.I.S. dude **Marc Crane**. "I now know this is the career for me." Co-Programmer **John Smith** had less to say. "I enjoy free range, organically grown coffee," said Smith, "fertilizers give me the winds." M.I.S. V.P. **Dwayne Teeter**, who has been under a lot of stress lately, said, "the conspirators are strawberry in hue and live near the albino. Is the circus really coming to town? If so, I know the bar coding!"

The beta test should last at least two weeks. This means that we should be installing the new version soon thereafter. The new version of Tracker includes many improvements including new prospect reassignment features. These features will make reassigning prospects quicker, easier, more error-free. There are also enhanced on-line help features to make your Tracker "experience" smoother. Still another bonus feature is the new version's ability to automatically send purchase orders to the home office. Although this benefit will not be utilized immediately, the day is close at hand! Stay tuned for more details!!

Lanette Carpenter, Continued

afternoon. In the closing, she asked me if I knew why she came in that day. She said that I was the only person with whom she had spoken that did NOT ask her about her credit over the phone!"

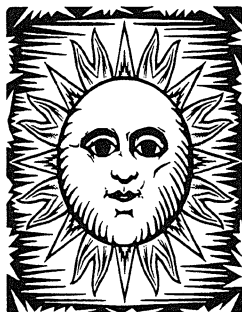
The Irony of this "prove to me your worthy" approach is that it will almost assure that the only prospects you will bring in by asking about credit on the phone is those who are NOT qualified. Why? Because they will come in to see anyone that they believe might be able to get them into a home. To avoid this common pitfall, never initiate credit questions over the phone. If they initiate a discussion concerning their credit, then you should pursue that line of questions. Otherwise, this type of conversation should be off limits on the phone.

Therefore, treat every tele-prospect as though they are automatically creditworthy. The goal is to get the prospect to visit the lot. Also, remember to slow down your approach. Take a little time with your tele-prospects. It will prove to be worth the extra effort.

Promotions in Cedar Park, Instant Living - Gulf Freeway

Mark DeRuiter, former leader of Nationwide in Cedar Park, has been promoted to General Manager of one of the Company's largest dealerships, Instant Living on the Gulf Freeway. Though it has been some months since this Instant-Gulf was ranked near the top of the Company's money leaders, Senior V.P. **Jim Taylor** feels confident that Mark is the man to return it to its former glory. "This is definitely one of Nationwide's top locations," said Taylor. "Mark has shown that he can do the job on a smaller dealership, and now he's got all the resources to succeed on a whole different level."

Company newcomer **Craig Austin** has taken over the reigns at Mark's former dealership in Cedar Park. Formerly with "Brand X", Craig brings to the table energy, experience and vitality. "I'm happy to have him in the organization," said **Larry Speck**, "he's a proven winner who will bring a lot to the table for Nationwide." Good luck to both Mark and Craig in their new positions!



about this newsletter...

Manufacturing Editors

Tom Jewell

Robin Cooper

Retail Editors

Dwayne Teeter

Travis Prescott

Published in Austin, Texas on no particular day of any given month. We recycle what we write, so please recycle what you read!

YTD TOP 30 Salespeople

Rank	Salesperson	Location	Total
1	James Karrh	Nationwide DeSoto	323.44
2	Christi Lancaster	Nationwide Denton	314.11
3	Carrie Shipp	Instant Living Granbury	305.58
4	David W. Dalley	AHFO Lancaster	284.54
5	Phil Essex	Nationwide Austin	243.21
6	Paul Head	Nationwide Mesquite	239.99
7	Daryl Wilkinson	Advantage Greenville	231.80
8	Mike Levin	Nationwide Mesquite	224.77
9	Greg Pruitt	Nationwide Huntsville	217.71
10	Gina Reece	Advantage Longview	216.19
11	Victor Hernandez	Instant Living Spring	212.48
12	Fred McDonald	Nationwide Tyler	212.36
13	William Taylor	Nationwide Tyler	207.91
14	Melissa Guinn	Nationwide Lake Charles	206.96
15	Daniel Conley	Nationwide Lufkin	206.28
16	Vicki Ballew	Nationwide Albuquerque	202.00
17	Sam Hill	Nationwide Corpus Christi	198.15
18	Craige Bryant	Nationwide New Braunfels	193.95
19	Thomas Murphy	Nationwide Tulsa	192.27
20	Charles Barrett	Instant Living Granbury	188.88
21	Robert Stevenson	AHFO Lancaster	188.38
22	Allen Breedlove	Nationwide DeSoto	184.70
23	Toby Cooksey	Nationwide Mesquite	183.43
24	Joe Woods	AHFO Lancaster	183.37
25	Richard Loftin	Nationwide Cleveland	180.41
26	Edwin Sampson	AHFO Lancaster	176.50
27	Larry Key	Instant Living Granbury	169.96
28	Percy Turner	Instant Living El Paso	169.08
29	Minerva Pipkin	Nationwide Denton	166.56
30	Michael Jones	Advantage Longview	166.47

Livin' Large on the Sales Front!

MANUFACTURED



NEWS

Arlington Style Management Magnifies

Irv Hill has joined our management team as Director of Production. Irv spent the last 5½ years of his career with Redman in positions including General Manager, Operations Manager, and Director of Production for their multi-plant operations in Indiana. For the 20+ years prior to that, he held diverse titles in production management for Fleetwood at various locations. With more than 26+ years in

the manufactured housing industry, Irv is quite the seasoned veteran.

Irv, along with his wife of 23 years, Trudy, and two daughters Corrie (18) and Tessa (15), currently reside in Bristol, IN. Corrie, by the way, recently won the coveted title of Miss Indiana National Teenager for 1995. Irv's hobbies include spending time with his family, walking, shopping, bicycling, sampling restaurant fare, and writing checks out for his girls' expenditures. His dream vacation spot is the Grand Cayman Islands.

Join us in welcoming Irv to the American Homestar Team!!!

Well Wishes

All of our hopes, hearts, and prayers go out to Chuck Wynn, Vice President of Administration at the Guerdon Corporate Office, who suffered from a heart attack on Saturday, February 1st. According to Linda Mason, Human Resources & Administrative Coordinator at the Lake Oswego office, the doctor informed Chuck that if he had to have a heart attack, Chuck's was the kind to have as it wasn't as serious as it could have been. He is currently working out of his home for the time being, and he's doing it at the same pace as before!?! Our advice: "Slow down, Chuck, and work on getting better - we want to have you around for many years to come!"

LANCASTER

NEWS

By Brian Shaw

Feliz Cumpleanos, Phil Essex!

Phil Essex, Sales Manager of Nationwide Austin, took Cabo San Lucas by surprise on February 13th, his birthday, as recounted in the following little ditty (our apologies to Gilligan's Island):

Happy Birthday, Phil - we hope you enjoyed it as much as we did. And, thank you, Nationwide, for a wonderful trip (and a special thanks from me, Brian Shaw, and my wife, Renee, for the invitation . . . we had a great time!!)

Now sit right back and you'll hear a tale,
A tale of a sunset cruise,
That started from this tropic port,
On a catamaran with lotsa booze.

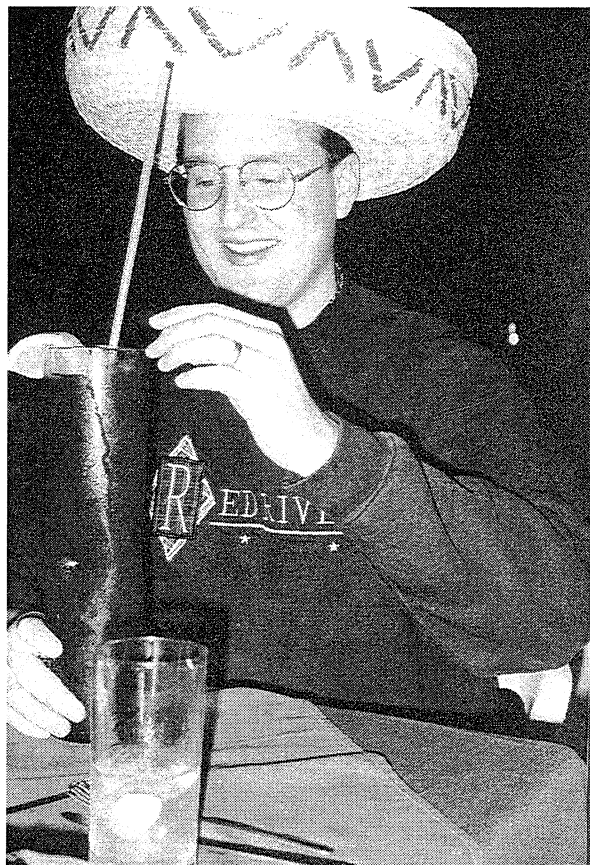
The sunset was just beautiful,
The coastline spectacular,
But that's just when
The fiesta began
In honor of this Nationwide man.

The ship set ground
On the shore of this
Little beachside pub,
To celebrate Phil's birthday today
And get a little grub.

The waiters joined in on our fun
with sombreros and bongo drums.
They gave our Phil
a huge "arm" cocktail
And he began to get real drunk.

Afterward it was onward to
The Giggling Marlin saloon,
Where Phil acted like a human chicken,
What a big buffoon.

Phil won the contest in the bar,
So our story ends right here.
It was back to the hotel to catch some Z's,
So we could wake up to tequila
and more beer.



LANCASTER

(Cont.)

New Improved Fireplaces

If you think our fireplace looks great now, wait until you see our new and improved fireplace! Starting IMMEDIATELY, Lancaster will be installing this new, improved fireplace which is the most preferred option to combat the freezing elements. Our new fireplace sports a lighter colored wood mantle that better complements both the light brown color of the Crystal Oak wood, as well as the white color of the optional Silveroak Package.

Great News on Garden Tubs and L.E. Models

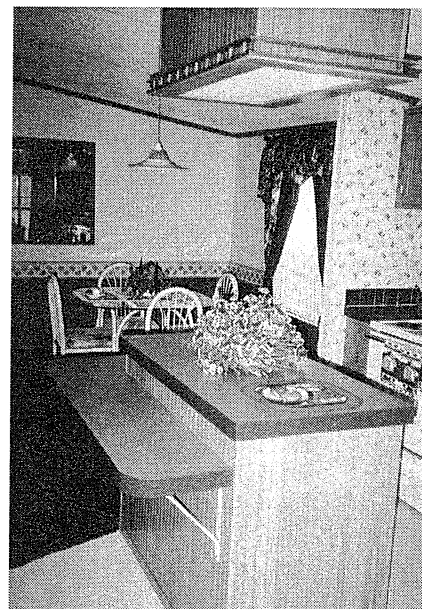
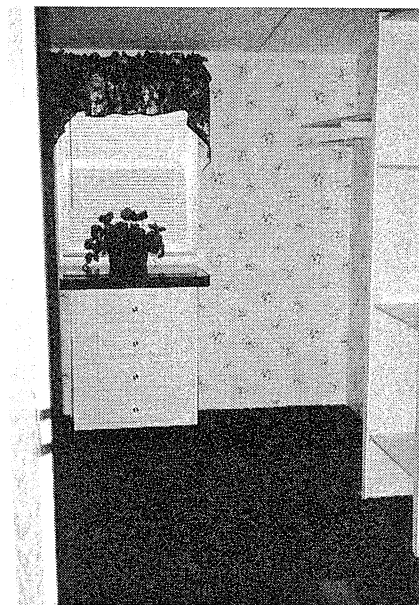
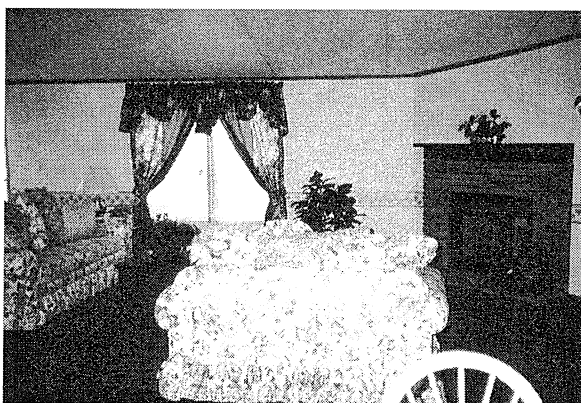
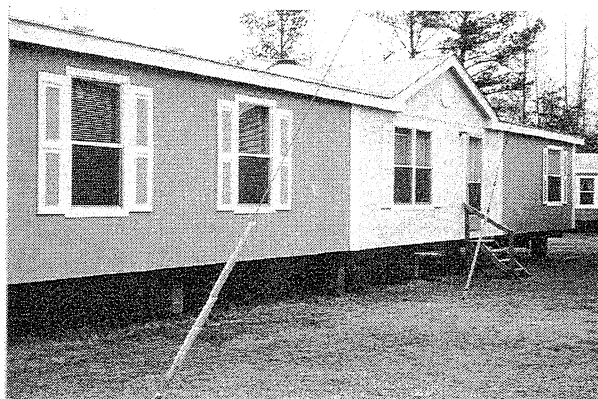
The 60" master bath Garden Tub will now be standard in all Limited Edition (L.E.) models with the exception of the 603 L.E. model (the Garden Tub will not fit in the 603 master bath). We have also recently added the following to our L.E.'s:

- Shelf Above the Refrigerator
- Glass Globe in Dining Area
- Deluxe Brass Molding on Kitchen Cabinets
- Deluxe Brass Chair Rail in Living Room
- Deluxe Decorative Mirror on Kitchen Divider @ Sink
- 14"x40" Window in Master Bath (Per Model)
- Decorative Light Fixture Over Master Bath Mirror
- 24" Stub Wall Between Toilet & Sink in Master Bath (Per Model)
- Light Above Toilet (Per Model)

The 564 is Lookin' Hot in Longview!!

Craig Pickett, GM of Advantage Longview, has done a great job of merchandising his 564 (28x68) stock unit by featuring the new Cameo decor along with the Midnight Emerald green carpet, green countertops, the standard Crystal Oak cabinetry, and great looking furniture. The HUGE master bedroom walk-in closet has even been beautifully decorated - you'll have to see it to believe it! Craig spruced up the exterior of the house by profiling the column and accent treatment using the brown tone selections.

WAY TO GO CRAIG!!



UNDER THE OAKS

By Charley Boyer

29 Reasons You Live Better in an Oak Creek Home

Each month, we will feature one of our copyrighted "29 Reasons" to assist in your education of "Why You Live Better in an Oak Creek Home". This information is also listed in detail on our famous "29 Reasons" brochure. Each sales center has this brochure to use as a sales training tool and point-of-purchase sales brochure.



Premium Grade Steel Front Door

The premium steel grade front door available on Oak Creek Homes offers durable, long lasting quality construction along with numerous comfort and convenience features. For starters, our steel house-type front door utilizes a full 34 x 80 inch residential door jamb size. That's wider and taller than typical manufactured home doors. Vinyl clad steel construction gives a mar resistant, durable, beautiful look. Oak Creek uses solid lumber door jambs, not particle board jambs. For your security, all our steel doors have a beadbolt lock. In addition, white painted storm doors provide maximum weather protection and energy efficiency.

POSI-TEMP
TEMPERATURE-SAFE SHOWER CONTROL

- Maintains selected water temperature to within plus or minus 2° Fahrenheit.
- Cycling Valve - Turns on in cold position, maintains constant volume.
- Adjustable Temperature Limit Stop - Additional safety for full hot position.
- Lifetime Limited Warranty
- Patented Washerman Cartridge

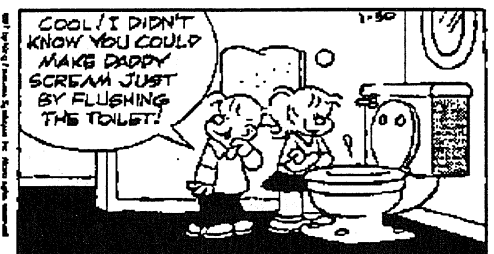
Available in a variety of colors and finishes
Designed to meet code requirements

Buy it for looks, buy it for life.

It's The Little Things We Do At Oak Creek That Mean So Much:

We're sure that all of you have finally gotten the word about the Super Fantastic Standard Feature you get with our Moen Faucets, and in particular, the Shower and Tub/Shower fixture with the **Posi-Temp**

Athens Daily Review



This could never happen in a new Oak Creek home with "Pressure Balance" protection from Moen.

or Anti-Scald equipment! Although some competitors' products feature some of the Moen Faucets, **NO ONE BUT OAK CREEK** offers the Anti-Scald equipment which protects your customers from accidental scalding when showering while other equipment/appliances are in operation, such as washing machines, commodes and dishwashers!

The Posi-Temp/Anti-Scald feature includes a special mixing valve which works when a pressure drop is experienced on the hot or cold supply lines. This valve automatically repositions the water flow to compensate for too much hot or cold water that can flow from the shower

head. Studies show that young children and elderly persons will not move away from the water flow when scalding water is dispensed, resulting in mild to severe burns! So, this is a great selling tool for you to use with your customers, but remember this is only available on our Oak Creek products, a feature offered by no other manufactured home builder.

Once again! It's the little things we do at Oak Creek that mean so much to your customers!

p.s. This cartoon illustration was found and forwarded to us by David McMichael from the Advantage location in Athens, TX - good find, David.

The Whispering Oak Says.....

The definition of "Integrity" is doing the right thing even when no one is watching you!!!



Oak Creek's Most Eligible Bachelor "Jerry Swadling" Finally Ties the Knot!!!

"Sorry Gal's of West Texas, New Mexico and Colorado", the great Jerry Swadling (Bachelor Extraordinaire) has been claimed by the beautiful Barbara Dane of Pilot Point, Texas. That's right! On

January 31st, Jerry and Barbara finally tied the matrimonial knot in a simple candle light ceremony in Ardmore, Oklahoma, after years (and I mean YEARS) of dating and general partnership. Rumor has it that Jerry used the Cabo Trip as a way of getting an affordable Honeymoon! I don't mean to say the man is cheap, but how can he explain why all those company people were also on his Honeymoon?!?

All kidding aside, though, from all of us at Oak Creek . . . Congratulations Jerry and Barb, we wish you much happiness in your new life together.

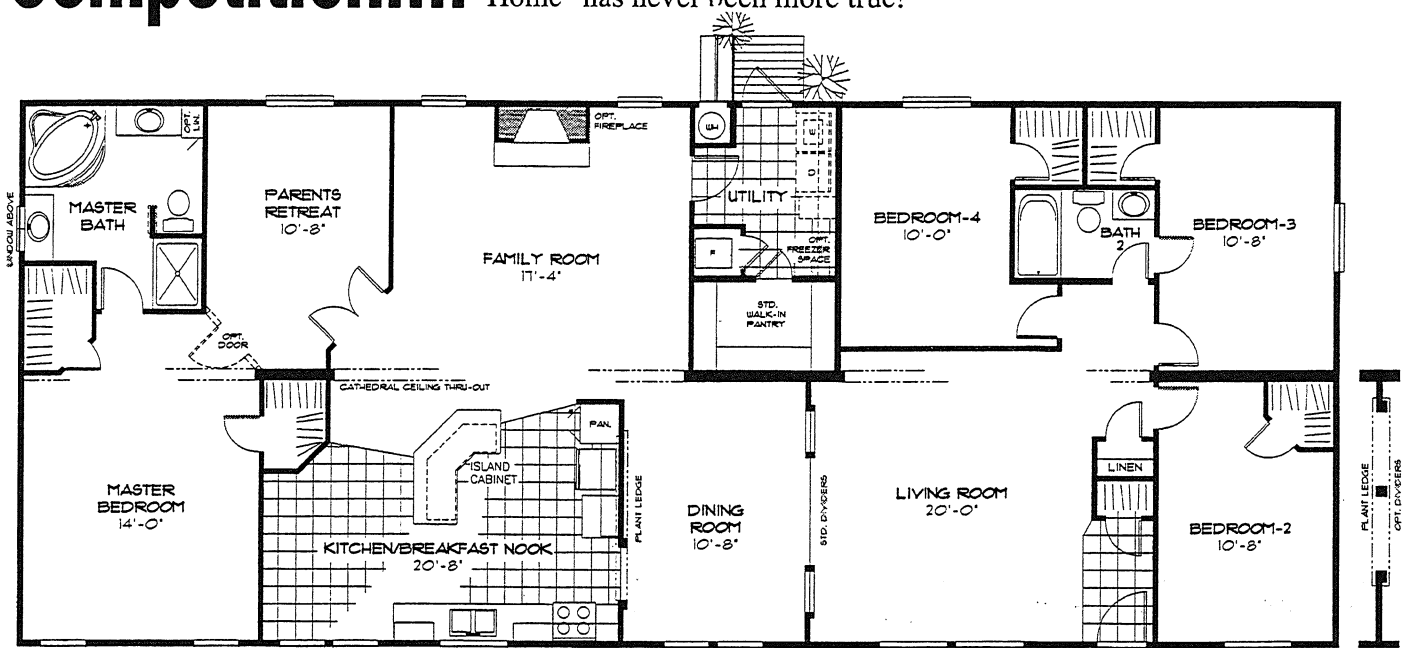
Oak Creek University Session #3 Scores Record Attendance!!!!

The January 23rd session of our famous (or should I say, infamous) Oak Creek University was a complete success thanks in part to a record attendance level. 66 sales associates received the coveted graduation diploma for this super spectacular day of Oak Creek training! We are planning one or two more Spring classes for those associates who could not attend the first 3 sessions! Look for more information regarding the next session over the next few weeks.

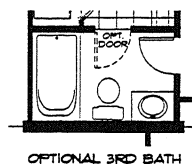
The "Hog" is Out of its Pen and Eating Up the Competition!!!!

You've heard about it! You've read about it! Now you can experience "The Hog" Southern Star Model #988: 32'X 80', 4 Bedroom with Parents Retreat and 2,360 sq.ft. of luxurious living!

Robby Golden's Denton, TX location received the Prototype of this Super-Big home with an affordable price, and although it isn't actually set-up yet, we are getting rave reviews on how big the home is and that you can walk forever and not see it all! The Miller's of Huntsville, TX believe in the home so much, they had a weekend promotion just to show "The Hog" off to their friends and families around Huntsville. The claim by Oak Creek that "You Get So Much More With An Oak Creek Home" has never been more true!



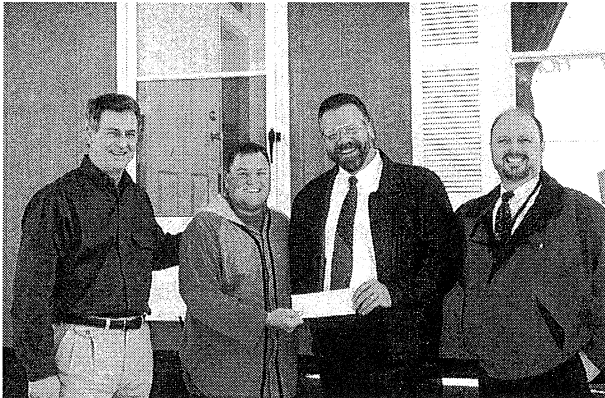
When ordering your stock models, remember to keep the spec's "Low" and let your customers add any of the Oak Creek Options to build-up their dream home just the way they want it!



ORDER TODAY and avoid the Spring Rush (besides that, we need the orders)!!!!

BURLESON **STAR** NOTES

By Charlie Lohin



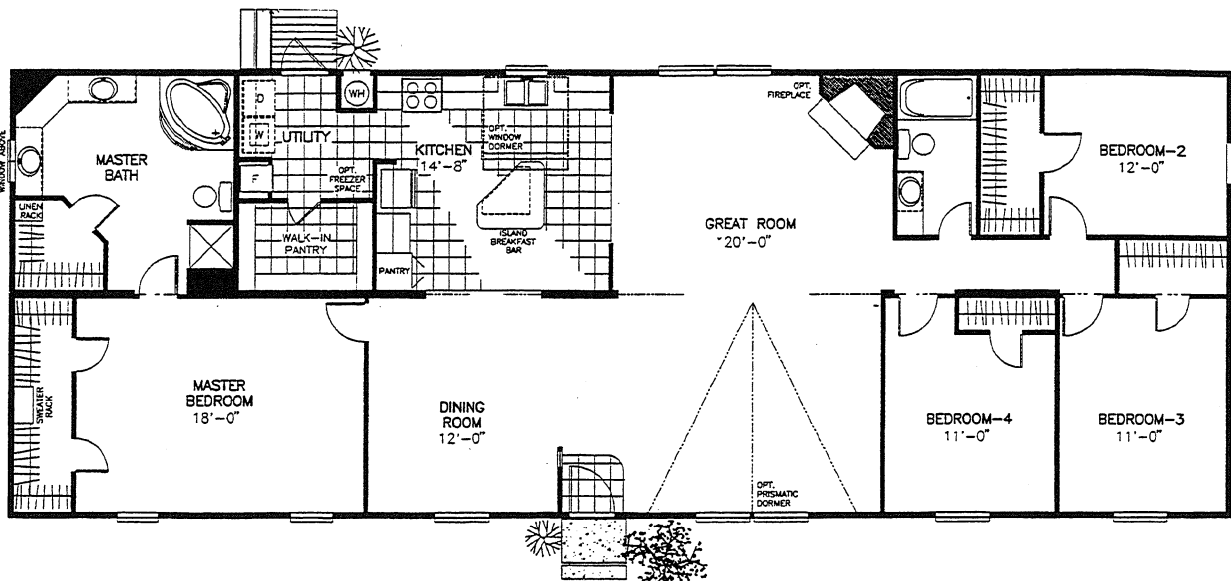
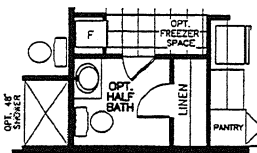
Hot Tip From Hotchkiss Pays Off

Jonathon Hotchkiss, an employee of American Homestar of Burleson, referred his parents to our Nationwide sales center in Burleson. They immediately fell in love with the 28x80 Benchmark "Parents Retreat" model, and quickly thereafter, moved into their new home. Jack "Maximum" Maxey's Bonus Referral Program idea was recently announced to all of our plant employees as a great way to increase their income while providing the Burleson retail lot with valuable leads. It sure made Jonathon \$500 richer!

American Homestar/Burleson General Manager Derell Nicklas, Nationwide of Burleson Assistant General Manager Tony Kalenkowsky, & Nationwide of Burleson Vice President Jack Maxey, present a \$500 bonus check to plant employee Jonathan Hotchkiss.

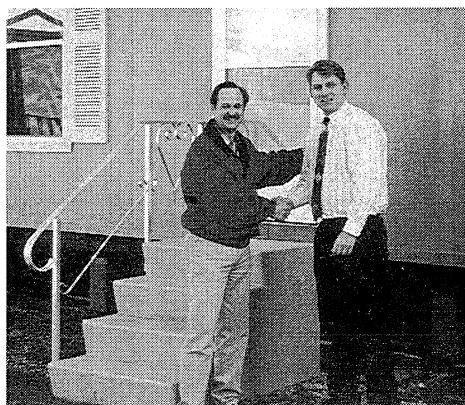
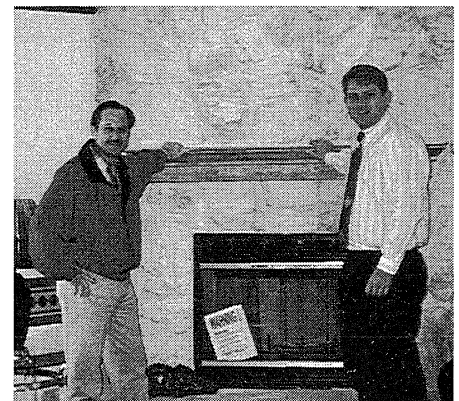
Meanwhile Back at the "Ranch"

Super Sales Manager Bill Straub and his customers Larry & Debbie Nelson didn't wait for the "Ranch House" (28x80) HS 782 to be completely set before they ordered their home . . . that's a turn time of 1 sale per 24 hours!!! Bill reports that there are three more "Ranch House" deals in the works! Big bedrooms, lots of closet space, a monstrous pantry, and the optional massive raised rock fireplace make the "Ranch House" Hot! Hot! Hot! Call Glenn or Sam today and order the . . . "Ranch House"!



Optional Half Bath

American Homestar of Burleson factory representative Sam Winn congratulates Nationwide of Burleson Sales Manager Bill Straub for selling the first 28x80 Ranch House!



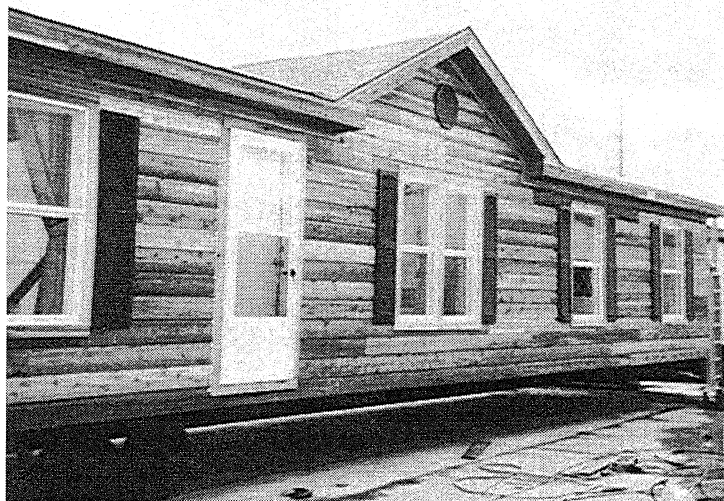
BURLESON **STAR** NOTES

By Charlie Lohin



Good Ol' Country Livin'

Daniel Boone, Davey Crockett, the Rifleman, and your very next customer are already standing in line for our new cedar siding. Western Cedar, an American Homestar of Burleson exclusive, is stoppin' traffic dead in their tracks, and you won't have to wait a coon's age to get it. Order this wagon wheel of a deal today and please the pioneer spirit burnin' in all your customers!



Armstrong Annual Open

Second place finishers in the Armstrong Annual Open. American Homestar of Burleson "Tiger Woods Team".

From left to right: Tim Hall, Derell Nicklas, Terry Moore and Steve Weeks.

Fab 5 For February

1. NW-Burleson	Jack Maxey	12 Floors	5. NW-Oklahoma City	Jeff Goodrich	4 Floors
2. NW-Mesquite	Dave Shetler	10 Floors	5. NM-Tyler	Bill Williford	4 Floors
2. IL-Granbury	Dave Davis	10 Floors	5. ADV.- Jacksonville	Dave Fortriede	4 Floors
3. NW-Desoto	John Raine	8 Floors	5. NW-Monroe	Leon Dooley	4 Floors
3. NW-Tulsa	Tom Wilson	8 Floors	5. ADV.-Greenville	Brian Shear	4 Floors
4. NW-Austin	Randy Coffman	6 Floors	5. AHFO-Lancaster	Don Simonson	4 Floors
4. NW-Lufkin	Jim Tierney	6 Floors	5. ADV.-Longview	Craig Pickett	4 Floors
4. NW-Seguin	Greg Benzing	6 Floors			
4. NW-Lorena	Bill Hicks	6 Floors			
4. NW-Lumberton	Paul Taylor	6 Floors			

Great Job!!

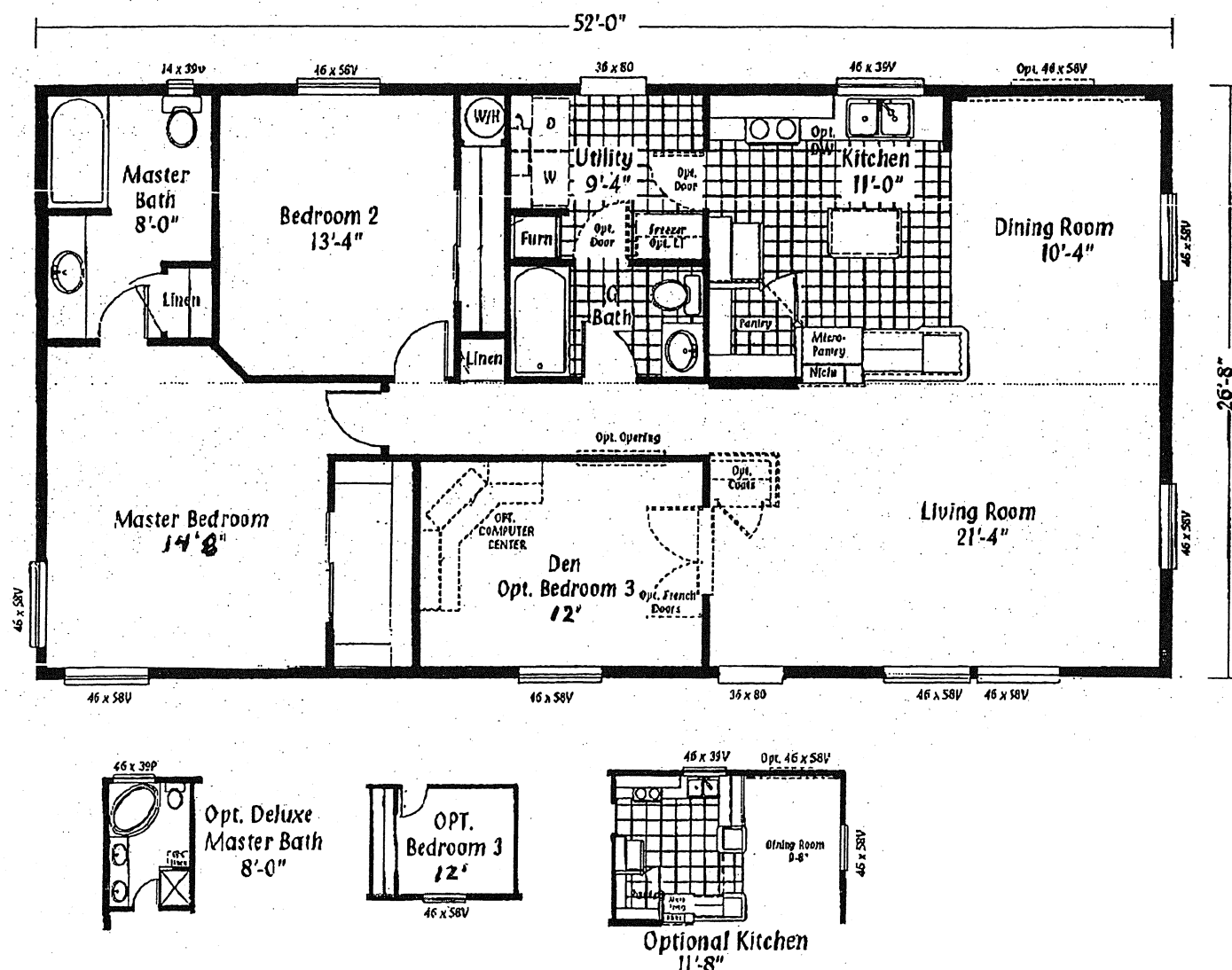
STAYTON (Cont.)

By Jon Moon

Have You Heard The Rumble???

By now, the Salem Fairgrounds have most likely EXPLODED with the excitement over the introduction of two of the strongest floorplans in the Northwest at this year's show.

Central Homes of Woodburn, Oregon, is displaying our **Summerhill #52539**. The 1,387 sq.ft. of living is complete with a glass hutch, niche and feature wall, not to mention the computer center in the den. On paper, the floorplan is strong, but the 4/12 roof pitch with step-up dormer will grab the attention of show-goers upon their entrance to the fairgrounds.



MODEL: S7-52539 1387 Sq. Ft. 2 Bedrooms, 2 Baths, Den and Optional 3rd Bedroom

By *Jon Moon*

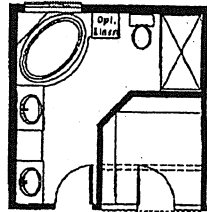
The Dream Room

SMS Homes of McMinnville, Oregon, has accepted the challenge of displaying the Developer #48829 at the show. A challenge, you ask? The challenge will be to write up all the orders when the public sees the "Dream Room". A "Dream Room", you ask? The "Dream Room" can be summed up in one word . . . WINDOWS!! The "Dream Room" of their show model will include six 30" x 89" windows and a 9-lite door which leads to the deck, complete with hot tub! As you can see, #48829 has everything you could want in a home, and more! The Family Room features a fireplace and media center, and you guessed it, more WINDOWS!! We even added a 'step-up' dormer with three 46" x 89" windows. So, LET THE SUN SHINE IN on this 48' triple wide perfect for that 60' x 100' traditional subdivision lot with over 1,900 sq.ft. ready for a site-built garage. What a WINDOW of opportunity for all those homebuyers out there!

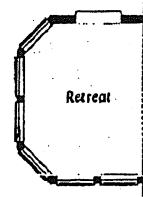
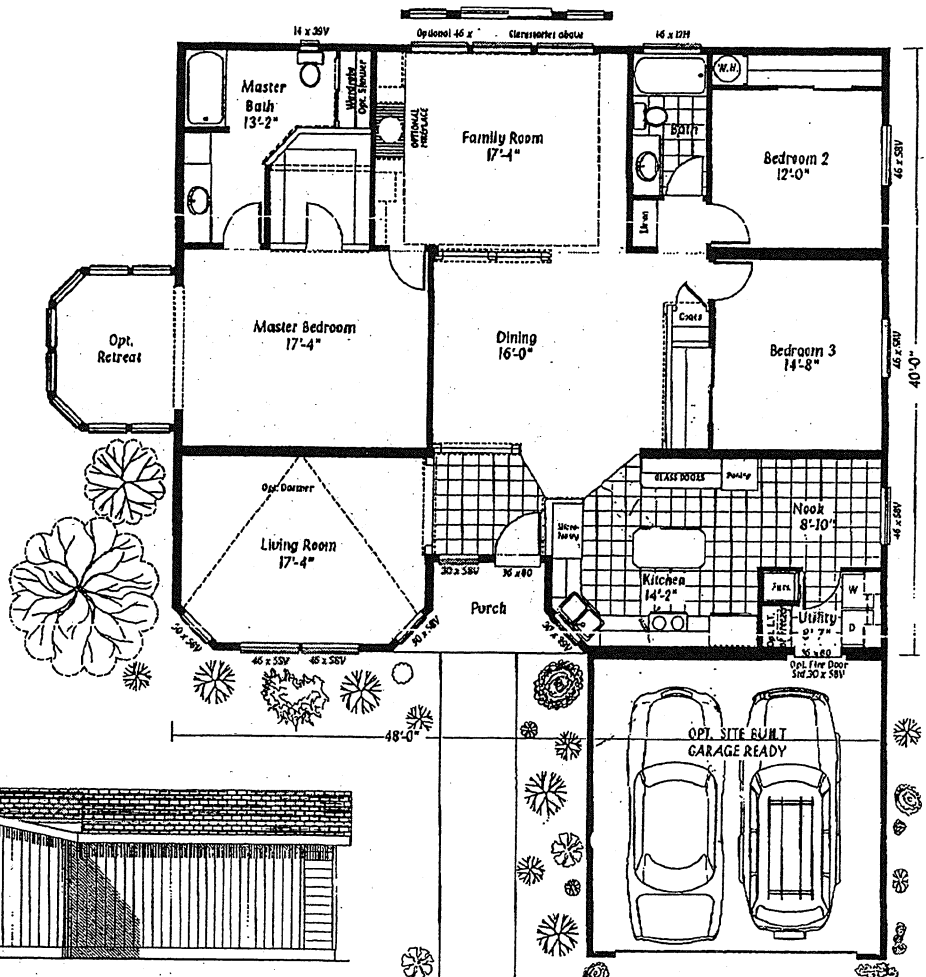
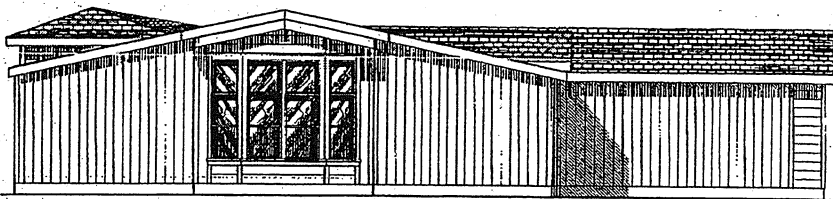
With these two floorplans in mind, you can now understand the excitement noted in last month's article regarding the Dealer's Choice Awards, as we plan to bring home the hardware! Once again, go, Guerdon, go!!!!

Introducing the “Dream Room”

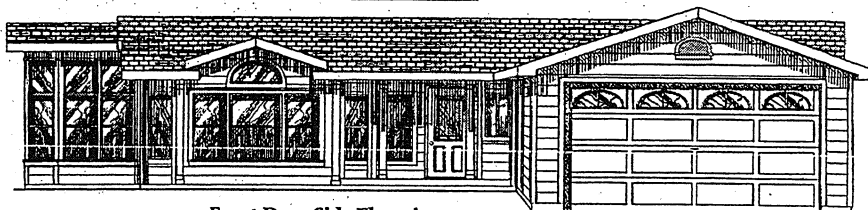
Optional Deluxe
Master Bath
(13'-2")



Optional Door May
Replace Fam. Rm. S.G.D.



End Elevation



Front Door Side Elevation
(WITH GARAGE)
SHOWN WITH OPTIONAL FEATURES

MODEL: D7-48829
1854 Sq. Ft.
3 Bedrooms, 2 Baths

GERING GOSSIP

By Doug Tollin



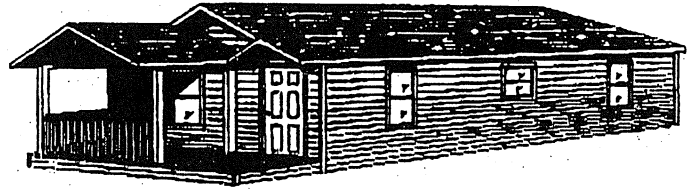
Brainstorming in Boise

Our Production Manager, Doug Fillingham, recently visited the Guerdon Boise Division plant for both a preview of their new product offering and to pilfer for some new ideas to be used in our Gering plant. Doug was quite impressed and would like to congratulate Boise on a job well done - the homes are innovative, well-constructed, and represent luxury living. Also, their hospitality to Doug during his visit was very much appreciated.

Transportation Tidings

With shipping laws being what

New 16' Wide Modular Retreat Series



GUERDON
HOMEBUILDER FOR ALL AMERICAN FAMILIES

they are, we have recently developed several 16' wide floorplans for our Retreat Series which was previously offered solely in 18' wide floorplans. These new 16' wide homes will allow our retailers to offer the Retreat Series floorplans to those customers in locations where it is inaccessible to ship 18' wides.

And, speaking of shipping, the Gering Division has recently reached an agreement with Roadmasters Transport Company, a division of American Homestar Corporation. Roadmasters will now be our primary transporter of homes and we're looking forward to a long and mutually prosperous partnership.

Vicksburg BLURB

By Melanie Hood

Recently Recruited Retailers

We would like to welcome the following new dealers:

- Rio Grande Valley Mobile Home Center of Harlingen, Texas
- Nationwide Homes of Amarillo, Texas

February Dealer of the Month

We would like to salute our dealer of the month, Magnolia Home Center, in Hattiesburg, Mississippi. Also known as L&B Homes, Magnolia Home Center is one of our oldest and highest volume dealers. Owner Lennie Stephens *'takes care of business by focusing on customer satisfaction.'* They have recently

expanded their Magnolia presentation by opening a new location in Prentiss, Mississippi. The entire Magnolia Team applauds the efforts of L&B Homes . . . Keep up the great work!!!!

New Faces

We would like to welcome aboard the following employees to our super sales staff:

Clark Gordin, Zone Manager
Mark Nicklas, Zone Manager Trainee
Keith Johnson, Zone Manager Trainee

Employee Excellence

Every quarter, Magnolia employees are given the opportunity to nominate and vote on an Employee of the Quarter based on attendance, overall attitude, teamwork, and work ethics. This Quarter's honors went to Ms. Bobbie Brandon who is an Assembler in our Molding Department. Bobbie was awarded a plaque, a Magnolia jacket, a

\$50 gift certificate, and \$50 cash. She has been an employee here since June 7, 1973. Thanks, Bobbie, for all of your hard work and your great attitude!!! It's a pleasure to have you as part of our Team!!!



Boise BULLETIN

By Mike Booth

Sales Update

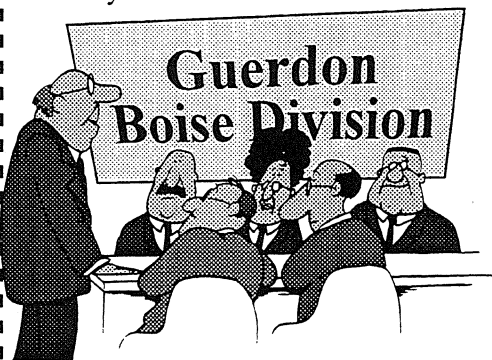
The Guerdon Boise Division has started 1997 off with a BANG!! Over the last thirty days, the Boise Sales Team has introduced what we believe to be the hottest models in the Northwest. Four new homes were set up complete with power and furniture. Featuring contemporary interior designs highlighted by strong high impact areas showing rounded corners, columns, glass block dividing walls, plant ledges, arched pass-thru's, tower dormers, and on and on and on . . . these homes are outfitted to move!!

Fifty existing retailers with over 250 retail sales people have attended our training and open

house which has resulted in a wave of enthusiasm and excitement. Seven prospects have even been also caught in the Guerdon wave. From Montana to Nevada to Utah, we now have new retailers that recognize that Guerdon is leading the way in today's housing market. The response has been so overwhelming that the Sales Team has decided to extend our open house format for at least another ninety days.

A "Herculean effort" has been put forth by the entire Boise Team to make it all a success, starting with our Engineering Department lead by Lee Wilson, our Purchasing Department lead by Rollie Shields, our Production Department lead by Tom Campbell, and finishing with our Sales Team members Mike

Carberry, Alan Snitiley, Ken Hollibaugh, Dini Hersey, Debbie Herold, and Chris Carter, and of course, our fearless leader, Rick Murdock, who has masterfully orchestrated it all. A special thanks to everyone.



Welcome Back

Returning for a second term with the Boise Team is Bob "Cost Man" Seng. Bob is married to a wonderful gal, Ladonna, and they have one married daughter. His hobbies include restoring cars, remodeling homes, or just building things - desks, chairs, engines - you name it. It's good to have Bob back!

EMPLOYEE OF THE MONTH

Congratulations to **Brian Padilla** from our Roof Department on being named Employee of the Month. Since his hire date in August of 1995, he's missed two days and has been late twice. Not so hot, you say?!? Well, he lives 50 miles (only) away . . . we think that's somewhat remarkable! Way to go, **Brian!**

HEARTLAND Happenings

by Jim Johnson and Terry Lambert

Hooping It Up At Heartland

Not only can Heartland Homes, Inc. boast about building great homes, but we can also produce some very talented athletes as well! Heartland's 1997 basketball team has put together a pretty impressive

beginning to a great season. With a 6 - 0 start and only 8 games left, Heartland's hopes for an undefeated season are in the basket. Our regionally renowned team includes the following slam-dunk giants of Henderson, North Carolina: Ray Bullock, Joe Gibbs, David Allen, Tim Nicholson, Michael Brodie, Mike Martin, Joe Richardson, Terry Alston, Kenneth Fields, and Rodney Harris. So from the "heart" of ACC country, things at HEARTLAND are looking up!



WHEN BAD WEATHER MAKES FOR GOOD SALES

.....next on "Sally"

OK, the weather and January's insurance sales probably have nothing to do with one another. (Give me some creative license. We're talking about insurance here.) In fact, our Business Managers, much like U.S. Postal Service workers, brought in significant increases in physical damage and credit life penetration over December and the last two quarters despite this snowed-in, ice-covered, rain-delayed month. See for yourself....

	1stQ	2ndQ	Dec	Jan
Physical Damage	93%	93%	94%	96%
Credit Life	40%	42%	43%	49%

This was an awesome accomplishment encouraged by a few new up and coming Business Managers, a few tenured ones who are hitting their stride thanks to the meeting we had in December, and our "tried and true" Top Ten (or twelve) who pull it out month after month. The following Business Managers deserve recognition for a job very well done:

Ron Burnett - NW Lake Charles 100% PD & CL
Randy Wilson -IL Gulf Frwy All around great month!
Debbie Maxey- NW Burleson 57 points, great credit life
Eric Geffert- NW Granbury Perfect penetration
Bruce Reynolds - IL Granbury 73 points, 10 21st deals!
Gary Robson- NW Lorena Strong ins penetration
Brad Carlton- NW South 69 points, great month!
Ray Cox - NW Longview 50K Volume, "Pay up Mitch"
David Foy - NW Huntsville 50 points, 8 21st deals
Cathy Jackson- AHO Lancaster 60 points, strong month
Sandy Roberson - NW Greenville 53 pts, nice job!
Mitch Brown - NW Tyler 69 pts, 10 21st deals!
Jim Rea - NW Spring 83 pts, 9 21st deals
Jack Smith - NW Denton 53 pts, 12 pts for rate
Terri Raymond - NW Lufkin 63 pts, Excellent Month!
 Special recognition to new BM **Trudi DeRouen of NW- Abilene** who is well on her way to reaching the Gold level with 70+ points per month. Also, keep your eye on **Christine Baker**, new Business Manager for NW-Mesquite. Trained by the best in the biz, Chris applied her natural talents to bring in 82 PC points in January, her first month on the job.



by Laurie Lowery

**LAST QUARTER
BONUS PC POINTS
BUSINESS MANAGER PROGRAM**

**2 PTS PER
CREDIT LIFE POLICY
& DOUBLE POINTS
FOR RATE
"ENHANCEMENTS"**



News from the Waterfront and Other Exotic Places

American Modern Insurance Group executives, Ron Crippin and Floyd Carr, recently dropped in to give us the good news that full commissions would be restored in Texas and Louisiana second tier coastal counties. Effective March 1st, commissions to retail locations and Business Managers will reflect the new/old commission structure. Unfortunately, 1st tier counties continue to be a challenge for placing coverage. On April 1st, we will begin writing a new American Modern comprehensive policy that excludes windstorm, hurricane, hail and flood coverage to decrease our own exposure along the coast of Texas. What makes the policy special is an endorsement that covers the home for the excluded perils for the first 45 days, giving us the time to process separate policies for these coverages. Business Managers working deals to be delivered in these counties will have to work closely with our office to obtain the necessary quotations and paperwork. Please keep your eyes open for a special quotation form and checklist to use when working one of these deals. And, as always, call with questions!