

HOME Front

American Homestar Rolls Eastward to the Carolinas

by **Buck Teeter, Chairman and Co-CEO** and **Lad Dawson, President and Co-CEO**

On April 16th, we announced the planned acquisition of North Carolina Homes in Raleigh, North Carolina. With this retail acquisition of twelve North Carolina sales centers, American Homestar has planted the retail flag in the Middle Atlantic market area.

The North Carolina Homes acquisition will form the nucleus of a major retail division in North Carolina and the surrounding states that we hope will eventually number forty to fifty company stores in that region. The Heartland plant is developing a new product line of homes to supply the new company store divisions. We are developing plans to build a second plant in North Carolina to supply our growing retail network of company stores, franchise stores, and independent retailers. We are hopeful that a second plant could be in operation before the end of fiscal 1998.

We also plan to launch a major retail expansion of company stores and franchises in the deep South. Initial targets include locations in Arkansas, Louisiana, Mississippi, and Tennessee. No acquisitions have been identified to date, but we continue to study those markets as we carefully develop our retail strategy for the region. With the Brilliant acquisition scheduled to close June 1st, and our Vicksburg plant operating far below capacity, developing the deep South distribution plan is our greatest retail growth priority for the coming months.

As a result, fiscal 1998 will be a year of unprecedented retail growth, creating management opportunities at nearly every level in our company. We expect to grow our retail operations in at least four regions in fiscal 1998, including the West, Southwest, deep South, and the Carolinas. It should be an exciting year as American Homestar continues its marketing growth "Coast to Coast."

Vaughan of Tulsa Leads 4th Quarter Contest Race

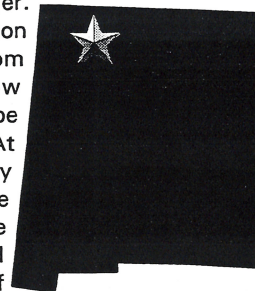
Rick Vaughan, Sales Manager Supreme in Tulsa, jumped out to an early lead in the 4th quarter contest with astounding numbers in March. Rick wasn't messing around as he put 11 deals to bed last month, earning 96.95 President's Club points for his efforts. Following closely behind are **Clifford Archer** and **Joseph Hayes** with 71.62 and 67.33 points respectively. Collectively, these pros sold 25 homes for a total of almost \$113,000 in payable gross! Following behind our leaders are **Ron McClure**, **Charles Barrett**, and **Melvin Moreneau**. Keep it up and we'll keep you posted on the results!

A.H. Adds Farmington

American Homestar recently added a new retail location in Farmington, New Mexico with **Jim Phillips** at the helm as G.M. **C.J. Curlig** is joining him as Sales Manager, and **Joe Arellano** is the Business Manager.

Our newest location is thawing from their recent snow and will soon be ready to go. At this writing, they are laying the foundation for the dealership and training all of their people.

Says Phillips, "...Training is going great and we should be rolling in about two to three weeks. If all goes according to plan, we should be selling homes by the first part of May." Welcome and good luck to Jim and his entire crew!



Stars and Stats

21st Century News

Top 30 Salespeople

2-3 A Word from Ciny Minor

4 Stayton Scoop

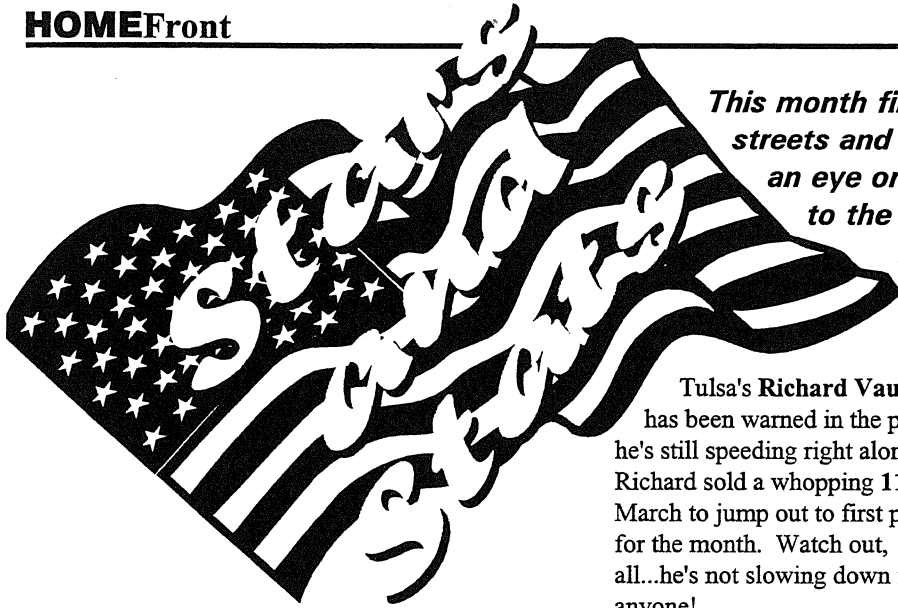
5 Insurance News

9

16

20

APRIL 1997

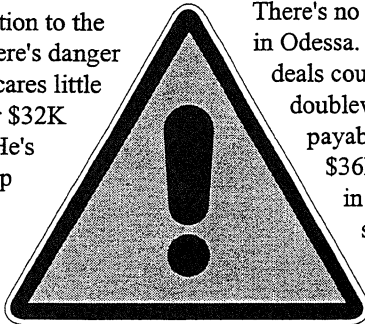


This month finds our sales pros tearing up the streets and ignoring all of the warning signs. Keep an eye on these players as they throw caution to the wind and sell everything that isn't nailed down. Warning!...

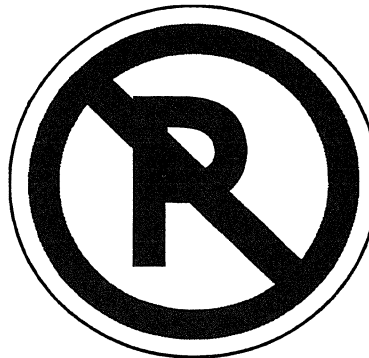
Tulsa's **Richard Vaughn** has been warned in the past but he's still speeding right along. Richard sold a whopping 11 in March to jump out to first place for the month. Watch out, all...he's not slowing down for anyone!



Clifford Archer from Rosenberg pays no attention to the warning signs. There's danger ahead but Archer cares little as he rakes in over \$32K in payable gross. He's looking to finish up fiscal 1997 with a bang Cliff is well on his way to wearing a life preserver come cruise time!



There's no slowing **Richard Glover** in Odessa. He made three of his deals count as he sold mostly doublewides this month. His payable gross was a whopping \$36K+, the second highest in the company. Don't slow down now, Richard!

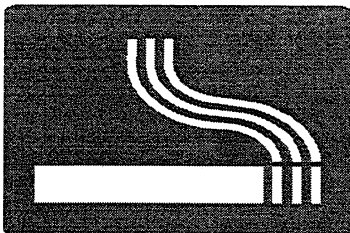


NO PARKING

With no warning signs, **Joseph Hayes** of Lumberton sells 8 big homes in March. Joseph will add more than 67 points to his cruise total and more than \$30 K to his P.G. Next month, you had better give us the "Warning! Sales Pro Ahead" so we can stock some more homes!!

No parking in Burleson because **Ron McClure** is moving 'em. If it was parked too long, he'd sell it! Ron racked up over \$38K in payable gross and more than \$12.5K in physical damage. Ron finished in fourth this month with over 65 President's Club Points. Congratulations, Ron!

NO SMOKING? Are you kidding? **Charles Barrett** in Grandbury was really smokin' in the month of March with 64.18 total President's Club Points. Charles sold a total of 4 deals for \$24,173 in payable gross. Now *that's* smokin'!



Salesperson	Lot
VAUGHAN,RICHARD L.	Nationwide Tulsa
ARCHER,CLIFFORD RAY	Nationwide Rosenberg
HAYES,JOSEPH W.	Nationwide Lumberton
MCCLURE,RON	Nationwide Burleson
BARRETT,CHARLES J.	Instant Living Granbury
MOREAU,MELVIN JR.	Nationwide Lake Charles
GLOVER,RICHARD	Nationwide Odessa
REECE,GINA	Advantage Longview
MCDONALD,FRED R.	Nationwide Tyler
OUCHLEY,MARK	Nationwide Monroe
SAMPSON,EDWIN E.	AHFO Lancaster
ADCOCK,BRAD	Nationwide Boerne
DELAROSA,RICARDO	Nationwide Austin
COOK,BYRON L.	Nationwide Midland
HOPKINS,WILLIAM JR	Instant Living Gulf Frwy.
TERBLANCHE,GEORGE	Nationwide New Braunfels
MOERI,BARBARA J.	Advantage El Paso
SCIMMONS,LARRY C.	Nationwide South
MEZA,MARY T	Nationwide Cleveland
JIMENEZ,JOHN P.	Nationwide Burleson
SMITH,E. ALLEN	Nationwide Lake Charles
MCBRIDE,JO	Advantage Jacksonville
ALVARADO,VERONICA	Instant Living El Paso
MCMICHAEL,DAVID W.	Key Homes Athens
SEBENS,NORMAN D.	Advantage Jacksonville
WETHERELL,GEORGE	Nationwide Lufkin
PATTERSON,SUGAKO	Nationwide Huntsville
WAREN,ALAN	Nationwide Burleson
LANCASTER,CHRISTI D.	Nationwide Denton
MILLER,DIANE K.	Nationwide Huntsville
BRADFORD,TOM	AHFO Colorado Springs
CASH,IGNAZIO PHILLIP	Oak Creek Village - Pueblo
SHIPP,CARRIE	Instant Living Granbury
CONLEY,DANIEL G	Nationwide Lufkin



Gina Reece is explosive again this month in Longview! Consistently in the top 10, Gina sold 6 total homes in March. This brings Gina's President's Club total to over 335 points. Looks like we'll see you on the boat in June, Gina! Warning! She's explosive!



**All the signs are there...
You cannot stop A.H.
Sales professionals!!**



Melvin Moreau in Lake Charles puts up some red hot sales numbers with 6 total deals in March. The fire crews thought there was a chemical fire in the Lake Charles plants but it was really Melvin burning up the Nationwide Lot. Melvin was the "new single" king with 5 new 1-floor deals. Melvin adds an additional 57+ points to his President's Club Total...Hot, Hot, Hot!!

Fred McDonald
yields for no one! Fred is number 8 for the year and number 9 for the month. Fred adds another 54.43 points to his ever-mounting cruise total. Way to go, Fred!

ND	U	R	T	PG	Vol	PD	CL	Inc	FS	Ext	Bon	21st	Total
6	1	1	11	\$48,967.05	5	10	3	48.95	0	9	15	6	96.95
1	0	0	6	\$32,612.84	5	6	2	32.62	0	2	15	9	71.62
1	4	0	8	\$31,331.51	4	6	4	31.33	2	2	0	18	67.33
4	0	0	5	\$38,047.00	5	5	3	38.04	0	5	0	9	65.04
1	0	0	4	\$24,173.70	4	4	3	24.18	2	3	15	9	64.18
0	1	0	6	\$27,104.40	5	5	2	27.11	0	3	0	15	57.11
3	1	0	4	\$36,464.77	3	3	0	36.47	2	3	0	9	56.47
3	1	0	6	\$26,886.64	5	5	3	26.90	4	2	0	9	54.90
4	0	0	5	\$26,435.68	5	4	2	26.43	4	4	0	9	54.43
4	0	0	6	\$25,697.74	5	6	0	25.70	2	3	0	12	53.70
3	0	0	4	\$25,678.25	4	4	4	25.68	6	4	0	6	53.68
1	0	0	4	\$24,581.00	4	4	1	24.58	4	3	0	12	52.58
5	0	0	5	\$37,680.00	5	4	1	37.67	0	0	0	3	50.67
1	1	0	5	\$28,165.00	4	4	2	28.16	3	5	0	3	49.16
1	0	0	4	\$24,721.00	4	4	4	24.72	0	4	0	6	46.72
2	0	0	2	\$33,052.13	0	2	1	33.06	1	2	0	6	45.06
2	1	0	5	\$17,944.02	4	4	2	17.95	5	3	0	9	44.95
1.5	0	0	4	\$28,440.58	4	3	3	28.44	0	2.5	0	3	43.94
0	1	0	5	\$22,632.00	4	4	1	22.62	4	2	0	6	43.62
4	0	0	4	\$24,949.88	4	3	3	24.95	2	3	0	3	42.95
1	0	0	4	\$17,841.96	4	3	3	17.84	0	3	0	12	42.84
0	2	0	5	\$20,201.00	3	4	0	20.20	3	0	0	12	42.20
1	1	0	5	\$19,028.33	4	5	4	19.02	5	4	0	0	41.02
2	2	0	4	\$21,622.20	0	3	3	21.62	2	2	0	9	40.62
2	0	0	3	\$25,531.73	3	3	1	25.53	0	1	0	6	39.53
0	0	2	5	\$17,518.56	3	4	1	17.52	3	1	0	9	38.52
2	0	0	3	\$20,294.00	3	3	0	20.29	0	2	0	9	37.29
3	1	0	5	\$14,765.00	4	5	1	14.77	2	4	0	6	36.77
1	1	1	4	\$20,602.84	0	4	1	20.60	0	2	0	9	36.60
3	0	1	4	\$19,350.10	3	2	0	19.34	0	2	0	9	35.34
2	1	0	4	\$28,021.63	3	2	1	28.02	0	1	0	0	35.02
3	0	0	4	\$25,009.70	4	1	1	25.01	0	1	0	3	35.01
2	0	0	4	\$18,718.00	4	3	1	18.71	0	2	0	6	34.71
3	1	0	5	\$17,048.34	4	5	3	17.04	1	0	0	3	33.04

21st

Century Home
Mortgage Corp.

THE

Mortgage Chronicle

Land/Home Tips From the Pros

Tips from *Pam Rice*, Land/Home Coordinator

Land/Home is technical so it is important to use a checklist in order to be thorough. We continue to look for short-cuts and the checklist in the Land/Home manual is the shortest way to date. Important steps:



Before ordering appraisal or title work, be sure 21st Century has received:

1. Property Inspection Certification
2. Acknowledgement of Non-refundable Fees Form
3. Land/Home Calculation worksheet
4. Proof of down payment
5. Be sure all of the conditions on the Approval Notice have been/will be met. Contact 21st Century credit manager before starting this process.



A Closing Confirmation Form is faxed from 21st Century to the business manager after the appraisal and title work are received. This must be completed and returned to 21st Century. We will send closing instructions and closing documentation to the title company upon receipt of complete information.



Send the remaining dealership paperwork to the Land/Home department after the close. Have a third party review the paperwork for errors before submission. Note signatures and compliance with the Approval Notice (especially the flood insurance endorsement).



Did you know?

The average person filing Chapter 7 Bankruptcy has \$17,591 in credit card debt.

- *The Investor's Daily*



Insider Information

For business managers who have attended the 21st Century workshops in Knoxville: The next 21st Century securitization should occur around May. Check the 5-year U.S. rate, guess the cost of funds by May 10th and send it to Rich Ray by May 10th. The closest gets \$21!

DIRECT LENDING TAKES OFF!

Eric Keith's team of direct lending specialists has originated almost 20% of 21st Century's loans in 1997. Early April volume has them on track to do 30% of the total volume for the month! Leading originators in March:

D. Ledbetter: \$578,000

M. Stone: \$367,000

D. Agee: \$271,000



YTD TOP 30 Salespeople

Rank	Salesperson	Location	Total
1	Christi Lancaster	Nationwide Denton	408.19
2	Carrie Shipp	I.L. Grandbury	385.4
3	James Karrh	Nationwide DeSoto	360.14
4	Gina Reece	Advantage Longview	335.16
5	David Dalley	AHFO Lancaster	315.36
6	Phillip Essex	Nationwide Austin	311.36
7	Daryl Wilkinson	Advantage Greenville	301.3
8	Fred McDonald	Nationwide Tyler	292.24
9	Vicki Ballew	N.W. Albuquerque	289.65
10	Charles Barrett	I.L. Grandbury	278.41
11	Edwin Sampson	AHFO Lancaster	268.25
12	Clifford Archer	Nationwide Rosenberg	266.57
13	Jimmy Whatley	Key Homes Athens	265.08
14	Daniel Conley	Adv. Channelview	259.81
15	Richard Vaughan	Nationwide Tulsa	259.67
16	Melissa Guinn	N.W. Lake Charles	259.49
17	Paul Head	Nationwide Mesquite	259.37
18	Robert Stevenson	AHFO Lancaster	257.2
19	Michael Levin	Nationwide Mesquite	255.91
20	William Taylor	Nationwide Tyler	248.49
21	Percy Turner	I.L. El Paso	239.02
22	Thomas Murphy	Nationwide Tulsa	238.68
23	Brad Adcock	Nationwide Boerne	236.04
24	Victor Hernandez	I.L. Spring	235.1
25	Alan Waren	Nationwide Burleson	230.73
26	Larry Key	I.L. Grandbury	228.39
27	George Wetherell	Nationwide Lufkin	225.47
28	Christina Lee	Nationwide Austin	216.54
29	Michael Jones	Advantage Longview	215.9
30	Richard Glover	Nationwide Odessa	213.15

For Office Managers Only

by Linda Toombs

Now I have taken on another task! There will now be a new spot in the HomeFront Newsletter for the **Office Managers Only**. However, I need your help. As most of you know, May 31, 1997 will end our fiscal year and June 1 will start the 1998 season. I would like for every office manager to send me a picture of yourself along with some background information (name, birthday, hire date, kids, hobbies, personal bank account information, etc.). Be sure that you also indicate your lot number and anything else that could be of interest. I'll make you FAMOUS!

Everyone should have received the latest figures for the office manager's "race" from **Robin Pate** in the home office. The year-to-date totals below.

Forward questions about the contest, Polaroid pictures of yourself, and personal "biographies" to my attention at lot #51. Thanks for your help...I'll talk to you soon!

Gold Level = 325+ points Silver Level = 275-324 points
Bronze Level = 225-274 points

Level	Name	Lot	Points
G	Linda Toombs	51	473
G	Laurie Davis	24	393
G	Sherrie Sterling	21	354
G	Devra Norton	79	338
G	Rhonda Inman	78	337
S	Betty Haney	59	304
B	Chere Kelley	15	225

Secrets of Telemarketing

By Lanette Carpenter

Secret #3

The Telemarketing Training Meeting

One of the things that all professional sports teams have in common is the Team Meeting. They have meetings to evaluate their last game and to formulate a game plan for their next game. They are always looking for opportunities to improve their performance. Can you imagine any sports team taking the field without first meeting to discuss their game plan? Of course, they didn't. Meetings are a necessary part of any team's preparation to win!

5 Steps to an effective Telemarketing Meeting

1. Prepare by making a weekly telemarketing meeting a priority.

When I was a young rookie telemarketer, I initially did not realize

continued on page 9

TOP 10 LOCATIONS - YTD

#1 - Tulsa ↑

#2 - Lancaster ↑

#3 - Burleson ↑

#4 - Mesquite ↓

#5 - Austin ↔

#6 - Granbury OCY ↑

#7 - DeSoto ↓

#8 - Tyler ↔

#9 - DENTON ↔

#10 - Midland ↑

The arrows represent the move in the standings a location has made with regard to last month.

Tulsa Moves to #1 For Am. Homestar

Lancaster comes in close second.

Tom Wilson's team in Tulsa overtook the #1 spot with an incredible March while Lancaster's incredible team climbed back into #2. Also on the move, Jack Maxey's Burleson group moved up to #3 with one of their best months ever! The up and coming Midland team, led by Ron Burnett, Sr. scored a top 10 spot by edging out New Iberia. Congratulations for the outstanding performances!



Killer Customer Service

Sales Guru Curtis Hardick in Austin is takin' care of business on lot #56. Listen to a few quotes from a customer's recent letter after the sale.

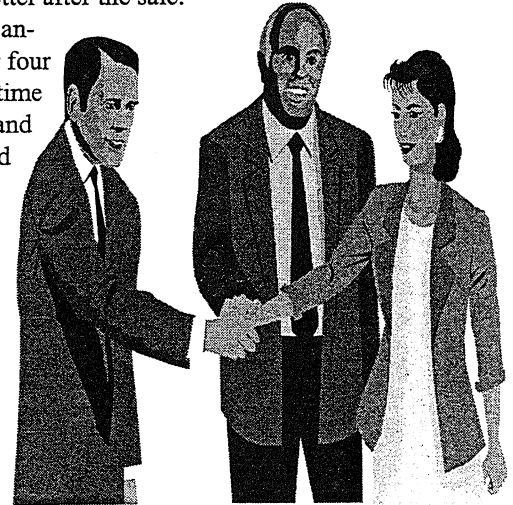
"...We just left a bad experience behind at another dealership. We had been fighting for four months to get our chosen home, but every time we talked to them we got a different story and the price kept going up. Finally, we walked away".

"...I have never been treated with such honesty and respect. Curtis sat and listened to our tale of woe. We picked out a beautiful home, were approved two days later, and the home was delivered to the Ben White dealership within just a few days. If the weather had not been so uncooperative, we would have been in our new home within three weeks".

"...He answered every question that came up and anticipated a few that we didn't know to ask. I haven't had this much trust in anyone in a long time".

Curtis has made a customer for life. You can bet that this customer tells everyone that she knows how well she was treated at Nationwide in Austin. It just goes to show that a quality product, some expertise and a sympathetic ear go a long way in the mind of the consumer.

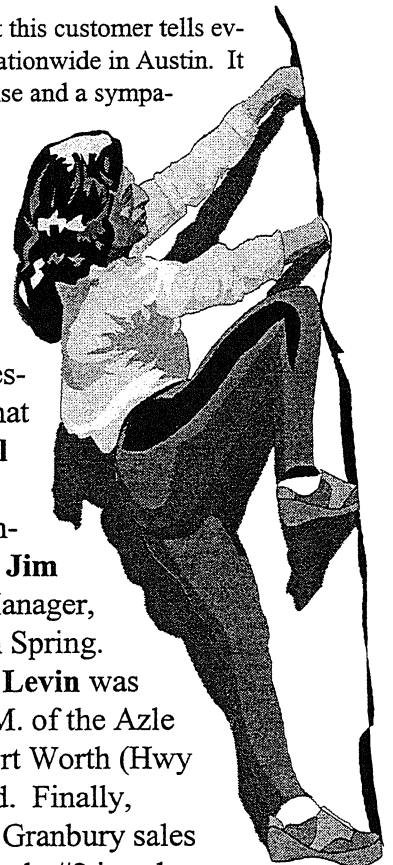
Watch those referrals role in! Way to go, Curtis!



Bustin' the Move!

Congratulations to Homestar movers and shakers that are on the way up! Beryl "Boomer" Hilburn was recently promoted to General Manager in Odessa. Jim Rea, veteran Business Manager, was promoted to G.M. in Spring. Also on the move, Mike Levin was named as the interim G.M. of the Azle location until the new Fort Worth (Hwy 820) dealership is opened. Finally, long-time Instant Living Granbury sales star Carrie Shipp (currently #2 in sales for the company) has been promoted to

G.M. of Azle. Join us in congratulating these new G.M.s. Good luck, everyone!



AMERICAN HOMESTAR UNIVERSITY

PRESENTS

THE NEW TOP GUN PROGRAM

Every 101 class will have 5 Top Guns named at the end of class. To become a Top Gun your accumulated points must be one of the top 5 in the class.

The point system for the Top Guns program consists of the average test score for the week plus any contest points. The contest points include:

- | | |
|---|-----------|
| • Company Story Interview Process Contest | 10 points |
| • Feature Benefit Contest (first place) | 10 points |
| • Feature Benefit Contest (second place) | 5 points |
| • Highest Test Average | 10 points |

Our Top Guns will receive an American Homestar University Top Gun hat and certificate. They will also be scheduled for a day of one-on-one training with our Top Gun squadron leader, **Jimmy Morton**, also known as "Viper".

Congratulations to our April Top Guns:

Lalo Trevino	Lytle	125 points
Waeland Thomas	Lorena	112 points
Kathy Solverson	Austin	109 points
Tony Campbell	OK City	109 points
Tom DeRouen	Lake Charles	108 points

President's Club Bermuda Cruise Bonus Busters

Don't forget the *two* new President's Club and Cash Bonus Programs now in effect. These programs are a must for our Bermuda Cruisers...

Aged Inventory Program:

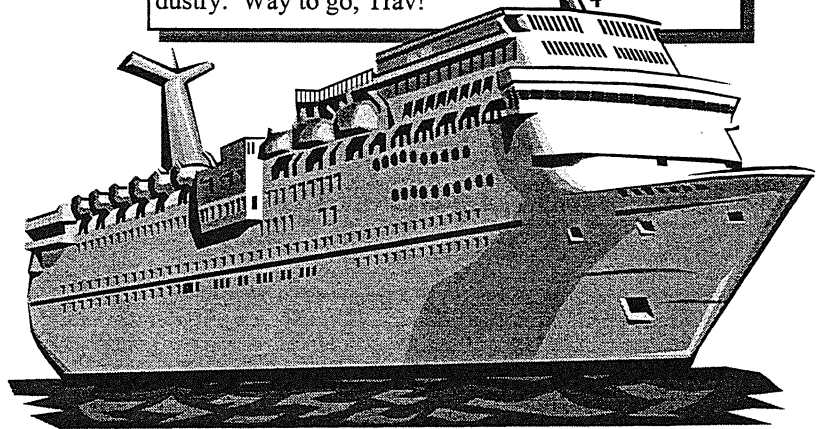
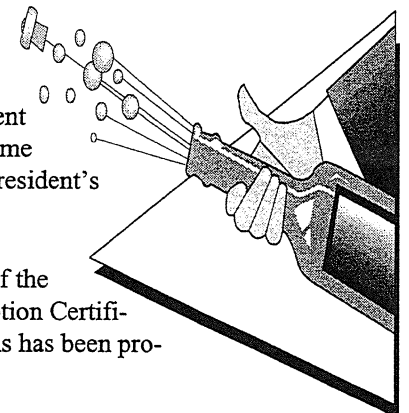
This program awards 15 President's Club Points and pays a \$300 cash bonus for the retail sale of any home over 11 months old. The Inventory Department provides a list of qualifying homes to each sales center. To qualify, the home office must receive the sale no later than May 15. In addition, a special President's Club Redemption Certificate must be attached to the sales file.

Repossession Resale Program:

The Nationwide Repossession Resale Program pays a \$500 bonus (in addition to the standard 3% of the sales price) plus earns 20 President's Club Points. Winners must submit a President's Club Redemption Certificate with each qualifying sales file. The redemption certificate and a list of qualifying repossessions has been provided by the home office.

M.I.S.'s Prescott Graduates with Honors from SEU MBA Program

Travis Prescott of the Retail M.I.S. department will be receiving his Masters in Business Administration on May 10th from St. Edward's University. He was honored for his academic achievement (a 4.0 grade point average!) at a special banquet last Monday attended by Lady Bird Johnson, her daughter, Lucy along with several University at State luminaries. Only 8 students will graduate with a perfect GPA this semester. Though this may mean Travis will leave his part time position at Homestar soon, it will give him the added boost he needs while looking for a position in the booming Austin high tech industry. Way to go, Trav!



Opelousas: "...We're up and on line now. We've been open for only two weeks received 120 ups and have written 10 deals. We'll have our landscaping done we expect the traffic to just get better and better!" – **Kash Mullins, G.M.**

Amarillo: "...We're blowin' and goin' now. We delivered our first have three more scheduled...and we've only been open since new Nationwide image has been beneficial in drawing in fic." – **Larry Thomas, G.M.**

Salt Lake City: "...This is a great opportunity need for product in this area. There is a ing so the outlook is quite positive.

Dowd, G.M.

Pueblo: "...Things are went in. We started lot models went first month.

Fort Collins: future. We're set to hit the Once again, wel-
tinued progress!

Update: Five new A.H. lots hit the ground running. Listen to what the G.M.s of these locations say about their smashing initial success...

and we already have in about 2 weeks—

three houses and March 1. The the extra traf-

because there is a huge real need for affordable hous-
We expect big things!" – **Eric Mc-**

great. Traffic boomed after the lot models relatively slow but our traffic has tripled since the up. We've had a bunch of new deals including 5 in the

We sold most of our inventory!" – **Dave Flynn, G.M.**

"...We're still in transition but expect some big things in the near in the process of training our people, putting up our sign, etc. We're are ground running!" – **Jimmy Jones, G.M.**

come to the American Homestar family and we'll look forward to seeing your con-

Telemarketing continued from page 5

the value of these meetings. But when our GM was missing one week due to illness, we skipped the weekly meeting. I had come to rely on these meetings to help prepare for the coming week. When our GM returned, I thanked him for making these meetings a priority. He said, "Telemarketing is too important to leave to chance".

2. Prepare by reviewing the process (secret #8 in the telemarketing book)

Reviewing the basics in the telemarketing book keeps everyone focused on the proper things. Telemarketing has its own unique set of basics. These basics have been field tested and validated. However, the basics must be reinforced constantly.

3. Prepare by providing "ad effective forms" (page 12 of the telemarketing book)

The salesperson cannot feel comfortable answering sales calls without knowing the advertisements running currently. This form contains each ad and situation associated with the home advertised. Also, this form should be used to track the number of calls that were received on each advertisement. This enables managers to make marketing decisions based on the success of past advertisements. The ad sheets from the previous week should be traded for a new sheet at the beginning of each meeting.

4. All team members should prepare by using a Client's Needs Analysis Sheet to record the teleprospect's information.

There are several reasons for utilizing the Needs Analysis Sheet instead of recording a phone up on a post-it-note.

- The first and most obvious reason is so the information will not be lost.
- Also, the analysis sheet is the most useful tool in organizing customer information.
- The questions on the sheet will guide the salesperson to ask the appropriate questions.
- It will help the salesperson treat all incoming phone ups with equal quality.
- Most importantly, so the client's information will be entered into Tracker!

5. Practice telemarketing by role-playing.

Remember, practice makes perfect...Michael Jordan didn't get to be great without a little practice!

Dickens & Decker Wed



On the 22nd of the past month, **Aysun Decker** (home office, Payables) married **James Dickens**. The couple tied the knot in League City at the Under the Oaks Wedding Chapel. When asked how married life is treating her, Aysun replied, "...well, after three years, it feels pretty good!" Pictured above are Aysun with our own **Chuck Carney, Jr.** doing the honors of escorting the lovely bride down the aisle. We wish the happy couple continued success in their life together!

MANUFACTURED NEWS

Arlington Style

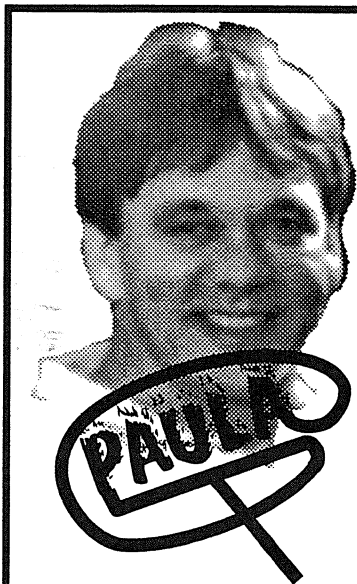
Another New Face on the Scene

David Brewer has joined our management team as Vice President of Marketing & Sales for the Southeast Region. David began his career in 1980 with Winston Industries as an Area Manager for the Shiloh Homes Division. In March of 1982, he left Shiloh to become a Sales Manager for Southern Energy Homes, Inc. Just

a few years later, David was promoted to General Manager, and in 1993, he was again promoted to Vice President of Marketing. David has been on the Alabama Manufactured Housing Institute's Board of Directors since 1993, and currently holds down the position of Secretary for the Board.

David has been blessed with his very lovely wife, **Beth**, and their three children - **Hailey** (15), **Bonnie** (10), and **Davis** (8), all of whom currently reside in Hartselle, Alabama.

Join us in welcoming David to our ever-growing American Homestar Family!!



BRAZEN BACHELOR BRANDED BY BRIDE

Our very celebrated corporate bachelor and infamous party animal, **Marty Speece** (Costing Manager), has officially been taken off the meat market. He and his beautiful bride, **Paula**, were married in a simple but very elegant ceremony at the Grand Prairie Country Club on April 12th. Marty and Paula then embarked on a 5-day cruise to the Carribean from which they both returned as tan as the natives they were visiting. Best wishes to the both of them for a long, loving, happy life together.

a word from... Marketing

By Cindy Minor

Every sales person has experienced highs and lows, peaks and valleys. The trick is to minimize the lows, continue to work, and take advantage of the highs.

Motivate means to move and take action, so sitting and worrying is the worst possible thing anyone can do. Anything that produces activity is the answer. Here are three ways to help get back on track:

Handling The LOWS

■ When you lose momentum, you can usually trace it to the fact that you have not set clear goals, or your goals are so large and long-range that you tend to go off-track and lose faith in your ability to achieve them. Reevaluate your goals and break them down, so that you can create short-term rewards and a feeling of accomplishment.

■ Another way you can get yourself back on track is to send out mailers that require you to call on so many people each week.

■ Referrals are also great when you are on a low. Take a favorite client out to lunch and ask for a few names of his or her associates you could call on. Then take action immediately while the lead is hot.

- The Cinderella Salesman, by Mary Lou Dobbs. Farnsworth Publishing Co.

LANCASTER NEWSBy *Brian Shaw*

Nationwide of Tulsa Steals the Show and Wins the Eagle!!

Nationwide of Tulsa has won this quarter's coveted Eagle Award for having the highest Pre-Tax Margin in Region #5. Larry Speck, Senior Vice President for the Region, brought this Award of excellence into tradition long before American Homestar was even public on the NASDAQ stock exchange. The beautiful trophy representing this Award features a mounted eagle on a plaque which is passed around to the winning sales centers each quarter.

Tom Wilson, General Manager of Nationwide/Tulsa, had a sales promo the third weekend of March to kick off the new building season! Tulsa not only took the Eagle, but they stole the show with 23 solid deals!! Congratulations to the following for an awesome weekend as well as for winning the Eagle Award: General Manager Tom Wilson; Sales Manager Rick Vaughan; Sales Reps Tom Marshall, India Marshall, Thom Murphy, C.C. Phillips, & Mike Barnett; Service Manager Karry Orr; and Office Manager C.J. Wilson.

Helpful Hints on Choosing Colors with Customers

The most confusing part about selling a special order home is choosing the perfect colors. Picking colors should be the easiest process of the sale! Here at the Lancaster plant, colors have already been selected for you per each decor package. The only decision that really needs to be made is choosing the right color carpet - we do the rest! But seeing how that isn't always the case, here is a simple outline of how I pick out colors with the customer when I'm at your sales promos:

1. Select the color of the carpet your customer desires.
2. Select the decor package that matches best with the color of carpeting chosen.
3. Show & choose from the recommended countertops which complement the selected decor package.
4. Decide on the exterior colors.

The decor booklets include cover sheets which explain where the wall samples are laid out and what the recommended countertops, tile, and carpeting are for each decor. If presented correctly, this procedure should take no longer than 30 minutes.

Sometimes, however, a customer might not prefer one of the recommended wall samples that best fits the color of carpet selected. There are two ways around this: 1. Offer the optional ruff stuff white panel, or 2. Allow your customers to make the panel changes they desire, however, make sure you let your customers see the decor cover sheet detailing the \$100 charge for panel changes per room. There's a very good reason why we charge \$100 for these panel changes. Our plant currently produces 12 floors a day and our production crew lays out the walls according to the decor indicated on each spec sheet. At this dynamic 12 floors/day rate, along with the very reasonable prices we're able to offer, as well as the number of homes we can get to you for month end, we like to keep the decors as simple as possible, and thus, changes to the recommended selections will result in additional charges.

New Names and Faces in Lancaster

If you haven't heard through the grapevine yet, there's a Sales Coordinator in Lancaster. **PAXTON GREEN** graduated from Baylor University with a BBA in Marketing six months ago and we usurped him from a publishing company out of Waco, Texas. **PAXTON** gained experience in the manufactured housing industry while servicing Redman/Athens homes during summers and some of his vacations throughout his high school and college years. He's already proven himself a big help to our sales department in the mere three weeks he's been here. **PAXTON** will handle all samples, decor books, and literature, as well as taking charge of all home shipments leaving Lancaster. In the meantime, he'll be learning the product line and in the event Owens and Shaw are not available, **PAXTON** will be able to originate spec sheets. If you have any questions for **PAXTON**, his extension is 123... he's anxiously waiting for your call and/or voice mail message. Welcome to the team, **PAXTON!!**

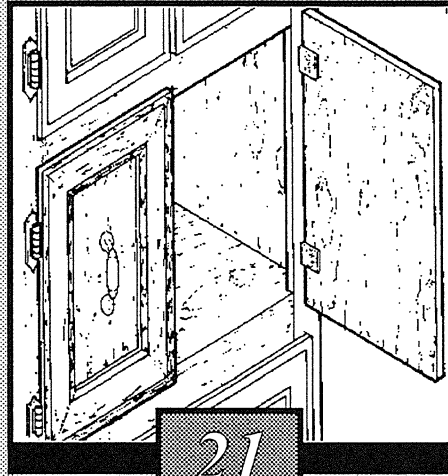
If you need immediate assistance and you're wandering through our voice mail system wondering whether an actual human will pick up the line when you press 0, then the answer is YES. We have a new receptionist, **RAYNA** Scott, who came to us from Felco Auto Lease in Arlington, Texas. **RAYNA** will also be playing backup to several of our administrative positions. If you need paperwork faxed or mailed to you, please press 0 at anytime during our voice mail message for **RAYNA**... she'll be happy to help you. Welcome aboard, **RAYNA!!**

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.



Custom-Made Cabinets

Constructed of top quality materials and fully finished inside and out, Oak Creek cabinets feature high quality doors, center shelves in kitchen base cabinets, base shelving, drawers-over-doors designs, tilt-out sink mini-bin storage, and decorative moldings. Cabinet face frames, shelves and sides are made from prefinished MDF board. It's much harder, smoother and stronger than particle board or paneling. Only top grades of Wilson Art or Formica laminates are used on countertops. For added decor, hand-laid and grouted ceramic tile tops, edges or backsplashes and solid oak cabinet doors and face frames are available options in kitchens or baths. Year in and year out, you'll enjoy the luxury of quality working surfaces and spacious, functional and beautiful cabinetry.

Southern Star Fireplace Design Gets a Facelift!!!

Oak Creek announces a change to the Southern Star Fireplace design! Effective with all homes produced after April 30th, the Southern Star Fireplace will include a Ceramic Tile color change from the existing reddish/clay color to the Marble Frost color currently used as our Ceramic Entry Tile! After a full year using the reddish color tile, we have found that many customers have objected to the tile color, especially with certain carpet colors. The change to the neutral tile will complement all decors and negative customer comments should go away!! (Yeah!) Thanks to your input, we can stay in tune with continuous improvements for our products!

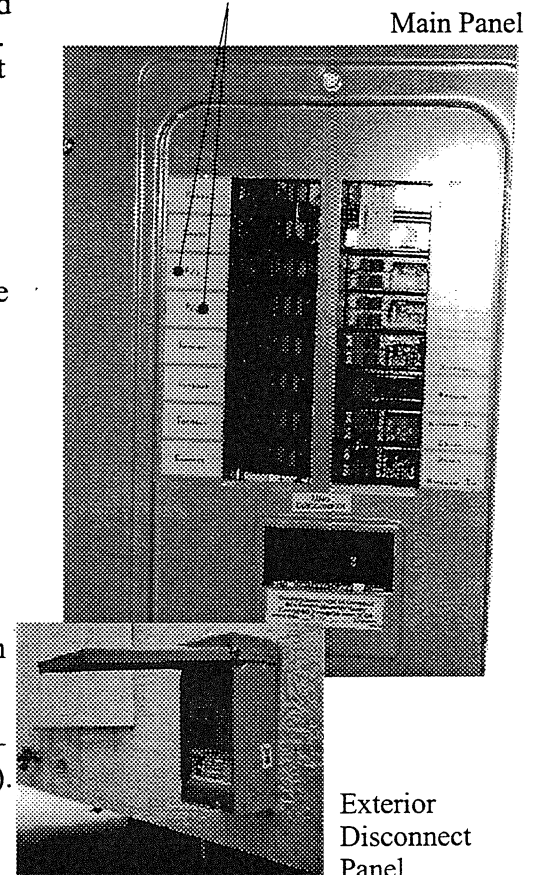
The Whispering Oak Says.....

**Attitude
+ Ambition
= Achievement!!!!**

Special Oak Creek Option... "Wire for A/C with Disconnect"!!!

A couple of issues ago, we discussed a new Convenience Option offered only by Oak Creek called "Wire for A/C with Disconnect". I don't believe the overall impact of this new option has been utilized to its fullest advantage by homebuyers selecting refrigerated air conditioning for their homes. The accompanying photo depicts the massive disconnect panel we attach to the exterior of the home with this feature. This is not just a junction box as offered by our competition; it truly eliminates the need for your customer to hire an electrician to connect their A/C compressor! In addition to the exterior mounted disconnect panel, this Option also comes complete with the appropriate size wiring and main panel circuit breakers, all for a low Option price of \$95 (which again eliminates the usual \$300+ charged by a certified electrician). Make sure you request this Option on all of your stock and sold orders!!!!!!!

**DEDICATED 50 OR 60 AMP
BREAKERS FOR A/C
COMPRESSOR**



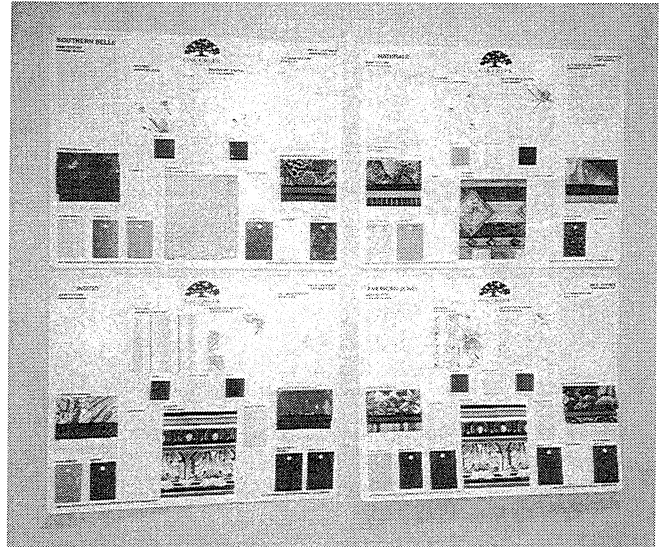
UNDER THE OAKS

By Charley Boyer

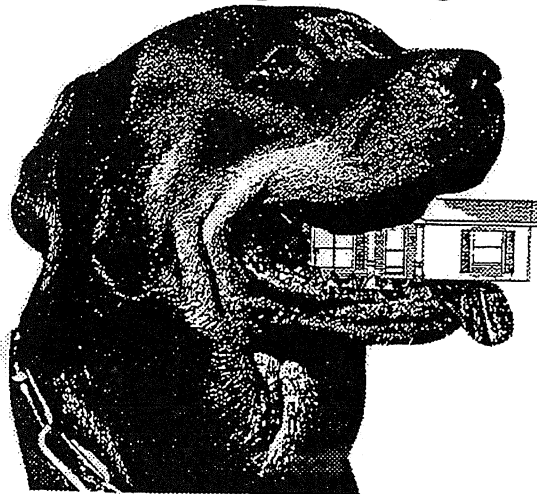
"Decor Boards"

Believe it or not, they're on the way!!! A first for Oak Creek!!! Stylish and informative!!! Decor Boards on your Oak Creek Products!!! That's right! By now, your location should have received your Brand New Oak Creek Decor Boards! Each Decor Board has been professionally designed and manufactured by "Pritner Products" of Nebraska to aid in color coordinating your new stock homes and/or to assist you and your customers with the selections for their dream home. We strongly believe that this new marketing tool will provide you and your customers with a true appreciation for the elegance and up-to-date color combinations which have been designed by Nancy Cantu, our talented Interior Designer. What a Feature!! What a Tool!! What a Product!!

Remember: *"It's the Little Things We Do at Oak Creek That Mean So Much!!!"*



The Big Dawg is Hungry and Needs to Eat!!!



"Momentum" as defined by Websters: 1. the impetus of a moving object. 2. in mechanics, the quantity of motion of a moving object, equal to its mass and its linear velocity.

Sounds complex, doesn't it? But the concept is relatively simple! To move a factory production rate upward is much harder than slowing it down and when it gets going at full speed, it's a wonderful thing to watch and benefit from! We at Oak Creek have now manned and equipped our factory to produce 10 units (the Big Dawg) per day up from 9, and everyone is on the roll to meet your needs during the hectic pace of Summer.

To produce 10 units per day requires a 20% increase in sales! During the Summer, this won't be a problem, but bridging the Spring gap has been! In this GIVE & TAKE relationship, GIVING a little more in Sales now will allow you to TAKE advantage of our increased production in the Summer when you need it most!!

The Big Dawg needs to Eat! Please feed him TODAY!!!!!!!!!!

Good Luck and Good Selling!!!

BURLESON **STAR** NOTES

By Charlie Lohin

Product Improvements

American Homestar of Burleson is now using 200 AMP Panel Boxes - standard! The increasing electrical needs of our customers have made the smaller panel boxes obsolete, so, enjoy!

The new 1/2" high density, closed cell foam carpet pad is now standard on all American Homestar of Burleson homes. This plush pad is the pad of choice for most commercial and residential applications. Savor the luxury of high density padding, now a standard from American Homestar of Burleson.

Sell Your **STRENGTHS!** (Burleson continued)

WE GIVE YOU THE EDGE WITH O.S.B. ENGINEERED WOOD FLOORING.

Another Standard From
American Homestar of Burleson!!!

The Facts About O.S.B. (Oriented Strand Board)

Thickness: 23/32" (Nominal 3/4")
Size: 4Ft. x 8Ft. Sheets
Edge: Tongue and Groove

1 OSB Is Stronger:

Tests show it's almost 52% more resistant to rupture than particle board.

2 OSB is Low, Low, Low In Formaldehyde:

OSB does not emit formaldehyde in unsafe levels because the adhesives used in OSB are Phenol-based. Many particle board floors are manufactured with urea formaldehyde adhesives that are associated with off-gassing.

3 OSB Is More Moisture Resistant:

OSB is made from fully waterproof glues, the same adhesives used in marine plywood for boat construction. That means OSB can withstand extreme moisture conditions without crumbling or sagging.

4 OSB Is Warranted For Piece of Mind:

OSB carries a 10 year warranty from the date of installation (copies of the warranty are available from your factory representative).

5 OSB Is Lighter:

20% lighter than particle board. A lighter floor reduces stress on the home as it travels.

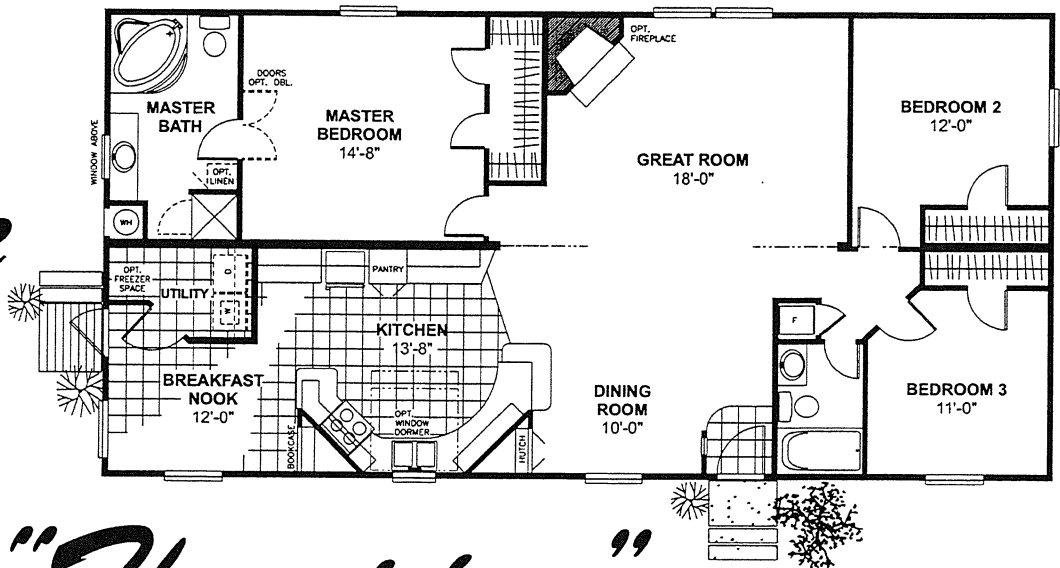
6 OSB Reduces Floor Squeaks:

Thick, strong, OSB that's tongue and grooved with glued applications keeps the panels flat, adds more stiffness, and reduces the chance of floors developing squeaks.

O.S.B. = Your Best Choice Standard From American Homestar of Burleson!!!

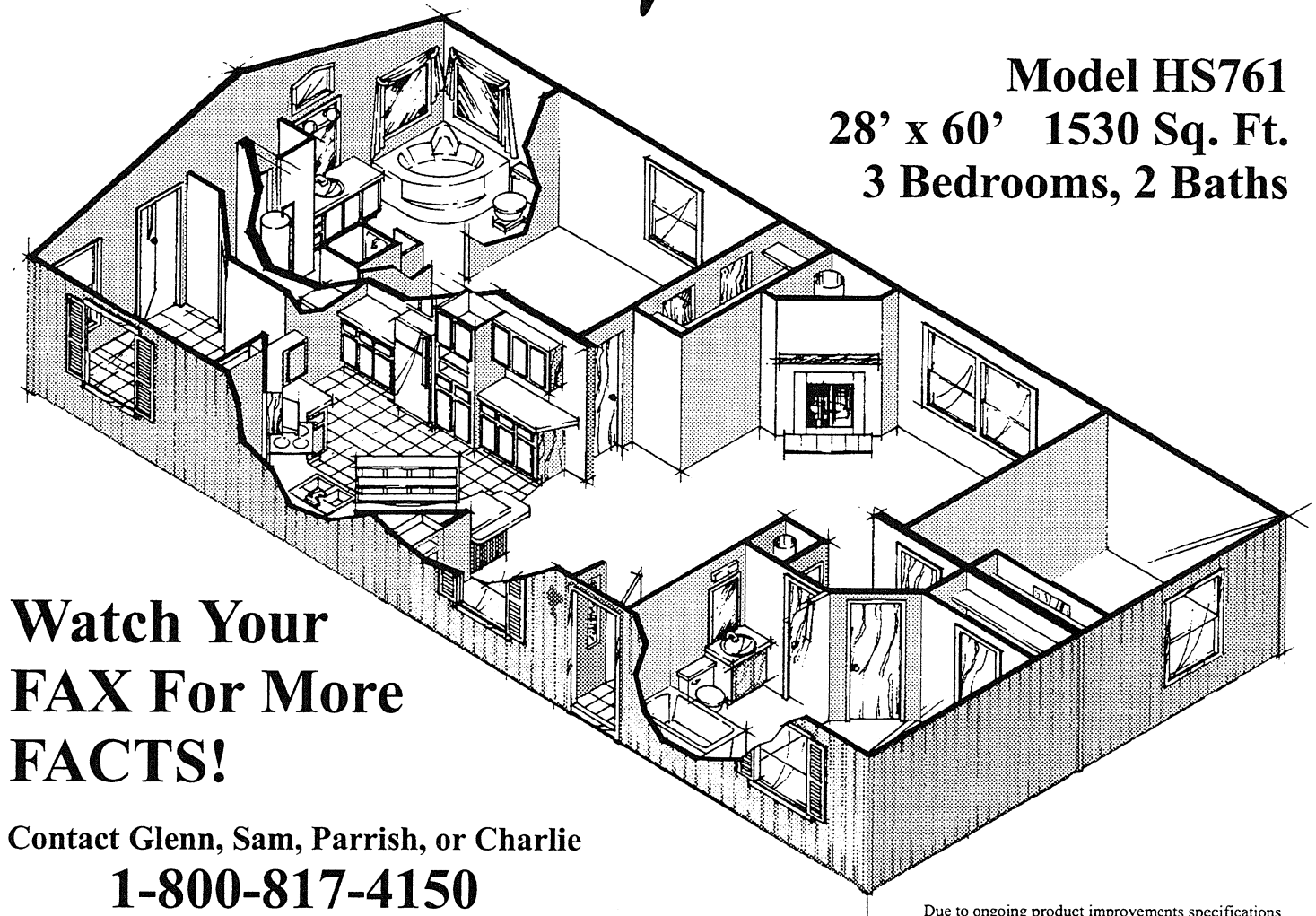
*Introducing
The Newest
Arrival
To The
Lifestyle
Product
Line.....*

LifeStyle
Crafted by American Homestar of Burlington



...The "Hampton"

Model HS761
28' x 60' 1530 Sq. Ft.
3 Bedrooms, 2 Baths



**Watch Your
FAX For More
FACTS!**

Contact Glenn, Sam, Parrish, or Charlie
1-800-817-4150

*American Homestar, Burleson
Announces...
May Bonus Bucks*

<p>\$300 BONUS BUCKS</p>  <p>AMERICAN HOMESTAR OF BURLESON, INC.</p>	 <p>IN LAD & BUCK WE TRUST</p>	<p>AMERICAN HOMESTAR OF BURLESON, INC.</p>  <p>\$300 BONUS BUCKS</p>
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Now through May 31st on special order homes,

**AMERICAN HOMESTAR OF BURLESON BONUS BUCKS
CAN BE USED ON ANY ONE OF THE FOLLOWING OPTIONS**

	NORMALLY	WITH BONUS BUCKS	YOUR SAVINGS
G. E. Vent-a-hood Microwave	\$600.00	\$300.00	\$300.00
or			
19.7 G. E. Side-by-side Refrigerator with water & ice in the door	\$675.00	\$375.00	\$300.00
or			
Whirlpool Luxury Tub	\$645.00	\$345.00	\$300.00

Limit One Bonus Buck Coupon Per Purchase • Offer Expires May 31, 1997

*Give your customer a reason to order their American
Homestar, Burleson ...Today!!!*

Now through the end of May

Bonus Bucks!!!
Call Glenn, Sam or Parrish!
1-800-817-4150

BURLESON *STAR* NOTES
By Charlie Lohin

We're Moving On Up

Production Manager Steve Weeks' crew set a new plant record during the first week of April...**36 QUALITY floors.**
It's only the beginning!!!

36 FLOORS

Fab 5 For April

Nationwide/Burleson	Jack Maxey	36 Floors
Nationwide/Mesquite	Dave Shetler	28 Floors
Nationwide/Tulsa	Tom Wilson	26 Floors
Oak Creek Village/Granbury	Dave Davis	24 Floors
Nationwide/Seguin	Greg Benzing	22 Floors

Great Job!!

STAYTON *Sleep*

By Jon Moon

Past to Present

"It Seems like Yesterday..." when a host of current employees began their careers with Guerdon Homes. But time flies when your building the Northwest's strongest product. Please join us in congratulating the following Guerdon team members on their recent anniversaries:

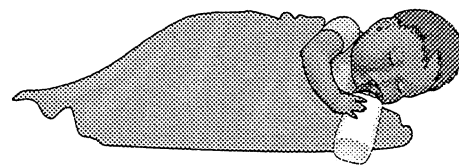
Larry Jones	March 1973
William Suitor	March 1976
Dave Lukebaugh	March 1979
Roger Sears	April 1983
Nancy Terhune	April 1984
Michael Johnson	April 1984
Michael Crocker	April 1986
Russel Jordan	April 1992

THANKS, VETERANS, for your long-lasting and continuous commitment to our organization!

Spring is Here and We're Loggin'

We recently made the move to 8 a day! Way to go, Team! Fred LeVanger, our super Production Manager, is working with David Colleta to devise ways to reach 9 a day with our existing facility. As noted by Rick Brugge:

"Eight is Great, but Nine is Divine!"



Baby on Board

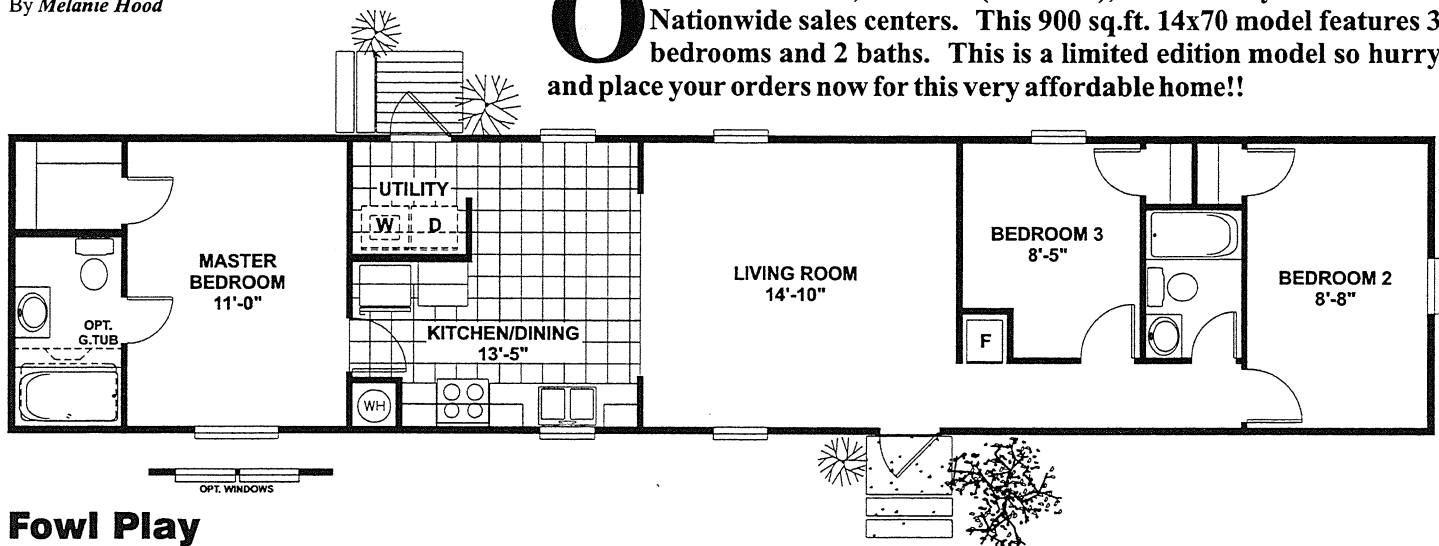
Congratulations go out to Erin Summers, Receptionist, and her family on the recent birth of their second child. Trey Dakota Summers was born Easter Sunday morning. Mother, Father, Big Sister and Trey are all doing fine!

Vicksburg BLURB

By Melanie Hood

Magnolia Launches New Model!!!

Our newest model, the X-14 (or V-420), was recently offered to all Nationwide sales centers. This 900 sq.ft. 14x70 model features 3 bedrooms and 2 baths. This is a limited edition model so hurry and place your orders now for this very affordable home!!



Fowl Play

Eat your hearts out hunters!!! Dinah McCorquodale from our Sales Department bagged a 25 pound gobbler sporting a 10½" beard on opening day of turkey season. Way to persecute that poultry, Dinah!



Welcome Aboard

If you've called our office and have wondered who's the mystery woman behind that pleasant voice, well, it's our new Receptionist, **RHONDA BROWN!** Welcome aboard, **RHONDA!!!**

Dealer of the Month: Nationwide Homes of Lake Charles, Louisiana

Peggy Lewis' location leads the way as April's Dealer of the Month. South Louisiana will never be the same because these guys & gals are just a wheelin' and a dealin' (they currently hold the record for selling the most 484 models)!! Keep up the good work!!!

Retailer Spreads Wings to Collins

Magnolia Home Center of Hattiesburg is opening a second location in Collins, Mississippi. We look forward to the Grand Opening and the multitude of orders which will originate from this new location. We wish you the best, Magnolia Home Center!!

Suckers for Soccer

Our age 10 & under soccer team, the Big Green, started the season with a blast winning four games in a row before facing their first defeat of the spring season. Alex Ragan, son of Lynda Ragan, is the ST★R goalie. On the field, Alex is known as "Big Foot" because he can kick the ball the entire length of the field. We're all very proud of our little guys so be sure to see next month's issue for more exciting news on **BIG GREEN. BLAST 'EM, BIG GREEN, BLAST 'EM!!!**

Take Me Out to the Ballpark

We have high expectations for both of our Company-sponsored softball teams this season. Frances Harris from our Electrical Department is heading up the Mens team, the team that finished in second place last year. This year their goal is to be #1, so **GO, MAGNOLIA BRAVES, GO!!!** Our Lady Magnolia team is headed up by Lynda Ragan of our Accounting Department. After a disappointing season last year, she has high hopes for her team this year. Lori Hampton in Service is back with us this year playing a dual role - 1st Base and Pitcher. Rhonda Brown, our new Receptionist, has shown great skills in the outfield and as Catcher. So, **WIN, LADY MAGNOLIAS, WIN!!!**



GERING GOSSIP

By Doug Tollin



Welcome
Welcome
Welcome

YELLOWSTONE HOMES

of Livingston, Montana

New Retailer

The Gering Magnolia Division would like to welcome their newest Retailer to the Team: **Yellowstone Homes of Livingston, Montana.** We're glad to have them on board and are looking forward to a very long and mutually prosperous relationship.

Product Prattle

Although it has carefully been kept under wraps, it was revealed late last week that the new and exciting product from the Gering Division has made its way down the production line without incident. Keep your eyes open for a glimpse of Gering's "Innovative Product of the Future" in next month's HomeFront.



Love Is In The Air In Sin City

Congratulations to newlywed Purchasing Assistant Shawntae (Atkins) Kleager. Shawntae and

her new husband John married and honeymooned in Las Vegas during the first week of April. Best wishes for a long and happy marriage!

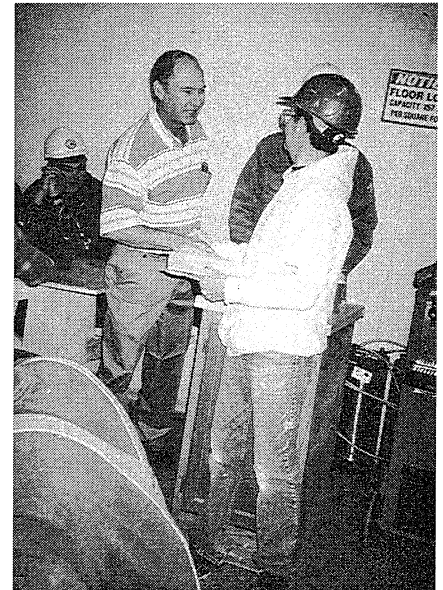
Sensational Suggestions

Congratulations to our Winner, **Sherry Fisher**, for her Safety Suggestion of the Month which is selected by our Safety Committee.

Congratulations are also in order for **Ralph Castaneda** for his Production Suggestion of the Month as selected by our Production Committee. In appreciation of their great suggestions, both winners were awarded gift certificates to Bush's Gaslight Restaurant. Thanks, Sherry and Ralph!

Retiree Honored

Long time Gering Magnolia Division employee **Bobby Soto**, Electrician, retired on April 4, 1997, after 31 years of service. Bobby was honored by his co-workers at a ceremony held at the Gering facility. **John Fillingham**, Division Manager, presented Bobby, on behalf of the employees and the company, an all expense-paid vacation to Puerto Vallarta, Mexico for his friendship, dedication to duty, loyalty and outstanding performance during his long tenure. We'll miss you, Bobby!



Boise BULLETIN

By The Boise Staff

SALES UPDATE Open House

During the last week of February, the Boise Sales team held an Open house for the public complete with hot dogs, Pepsi, and a live radio remote - WHAT FUN!!! Factory tours were held every fifteen minutes. Once customers completed their tours, they were able to view our model homes and talk directly to our dealer sales teams from Northwest Homes, Guerdon Village, and Valley Home Center. Over 500 people attended and as of this date, 20 homes have been sold as a direct result of our Open house. Many thanks to the participating dealers for all their hard work.



Boise Sets NCSBCS Record

On March 26, 1997, we were privileged to have a team of NCSBCS Inspectors visit our plant. The team was comprised of 2 "good ol'" southern boys - one from Georgia and the other from North Carolina. Needless to say, the Boise Plant was just a little bit apprehensive. Having had the lowest scores in the valley for the last 2 years, we wondered if we could manage a threepeat for an unprecedented third year. No need to worry . . . we scored 15 points surpassing the other 4 plants in the state of Idaho whose scores ranged from 30 to 125. A special thanks to our supervisors, all our line employees, and of course, our QC Department on an outstanding job. But you better look out guys - next year's right around the corner!!!

Success Story

Denis Perron, owner of the HomePlace in Twin Falls, Idaho, recently displayed a model 4641 at a local home & garden show. While most people don't think about manufactured housing when they attend a home & garden show, Denis did!! In a

period of 2 days, about 5,000 people walked in, around, and through our home. The results were amazing! Denis and his sales team sold 18 homes in that 2-day span and have over 2,500 leads for customers looking to purchase a home within the year. This show produced immediate results and catapulted The HomePlace's sales volume far beyond last year's volume at this same time. Thanks to his vision and focus, Denis continues to amaze us.

Promotions

We have a new QC Inspector - Lynn MacConkey!!! Lynn has been with the company for more than 13, starting in our Frame Department, and most recently, was our Maintenance Manager. Lynn wanted a change so when an opening occurred in QC, he got the job. In one way or another, Lynn's been involved in every department within our plant and as such, will be a great addition to our QC Department. Congratulations, Lynn!!!

New Retailers

We're very proud to announce that we have recently formed new relationships with the following retail sales centers: Oak Creek Village of Pueblo, CO, American Homestar Factory Outlet of Ft. Collins, CO, Town & Country Homes of Tremonton, UT, Freedom Homes of Moses Lake & Euphreta, WA, Bouvia Homes Sub-Division of Oregon, and Spartan Homes of Springfield, UT. A very warm welcome to these new members of the Guerdon Family.

EMPLOYEE OF THE MONTH: Cruz Landeros

Cruz started in roof build and is now in our T & T Department. Long time employee, right hand man, all around individual, and a 'get it done right' kind of guy are just a few of the complimentary adjectives used to describe Cruz. Congratulations, Cruz!!!



ALL ABOARD FOR BERMUDA

By the time this newsletter reaches your desk, we will be one short month away from our fiscal year end and not coincidentally, the end of our annual race for the Gold level of the Presidents Club (and a few treasured spots on the PC Club cruise to Bermuda). The purpose of the program is to provide not only well deserved recognition for jobs well done but, to bring about change in new or underutilized profit areas. This year marked a tremendous push to promote our finance arm, 21st Century Mortgage. In June of last year, only 13 stores could boast of more than three 21st deals and now 10 months later, Business Managers from twice as many stores earned points in the double digits for their work with our lender. **Ron Burnett** of NW-Lake Charles earned 45 points in March for financing 15 of his 16 deals with 21st Century. We begin now to discuss changes for next year's program, continuing to use it to promote progress in areas where we can improve. Expect changes to include points based on rate upsale penetration, increased points for credit life sales, reduction of points for PD penetration and perhaps points for expeditious fundings. Those Business Managers that made this year's program work for them in March include:

Ron Burnett - #16 156 pts. total! 56 in Rate Upsales alone!
Cathy Jackson - #51 153 pts: 32 CL bonus, 40 rate upsale pts
Bruce Reynolds - #24 121pts: 36 21stC pts, 22 cl bonus, 20 rate
Grace Staten - #96 103 pts: 33 21st C pts, 34 rate upsale pts
Ray Cox - #39 101 pts: double digits in every category!
Randy Wilson - #17 97pts: Perfect Penetration, 24 rate upsale pt
Jack Smith - #78 87pts: 36 pts for Rate Upsales, 21 21st C. pts.
Mitch Brown - #59 86 pts: 30 21stC. pts, 14 fast start Nice Job!
Jim Rea - #64 83pts: 40 RATE UPSALE POINTS!
EXCELLENT WORK, EVERYBODY!

BM PC CLUB STANDINGS

prorated thru 3/97

- #1 **Cathy Jackson** - 918.5
- #2 **Jack Smith** - 908.2
- #3 **Bruce Reynolds** - 770
- #4 **Jim Rea** - 685
- #5 **Ron Burnett** - 652
- #6 **Mitch Brown** - 599.3
- #7 **Randy Wilson** - 579.5
- #8 **Ray Cox** - 576
- #9 **Trudy DeRouen** - 530
- #10 **Debbie Maxey** - 486.5



by **Laurie Lowery**

LAST QUARTER BONUS PC POINTS BUSINESS MANAGER PROGRAM

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

COASTAL CRASH COURSE PLANNED FOR MAY

There has been lots of confusion over the new "coastal" program being used in all of our first tier Texas counties since 4/1/97. To help ease the stress and perfect the process, **Floyd Carr** of **American Modern Insurance Group** will join forces with **Lisa Smith** and myself to present a seminar on the new program along with the wind and flood policies and procedures. "We want to make sure that the customer and the company is protected 100% but to ensure this, we must use the correct applications and have them returned to us within the allotted time with any other required documentation. Its a detailed process but once everyone gets used to it, it will become second nature" comments **Lisa Smith**, Western's "coastal" expert.

INSURANCE CUSTOMER SERVICE

Do your customers call you when they have questions about their policy, want to make changes or the lienholder doesn't have a copy of their policy? Don't waste your day trying to play middleman between them and us. Please refer them to our Customer Service Department. **Brandy Hart** will take calls from customers with names starting with A-L and **Margarett Gonzalez** takes those from M-Z. **Margarett** is also bilingual.