

HOME Front

American Homestar Reports Record Revenues and Earnings in First Quarter

By Buck Teeter, Chairman and Co-CEO and Lad Dawson, President & Co-CEO

Once again, congratulations are in order for every member of the "Homestar Team" for another outstanding Quarter. We'd like to share with you the following presentation made on September 25th during our quarterly conference call to the investment community highlighting this Quarter's accomplishments:

With net income from operations up 43% to 4.5 million and revenues up 51% to \$124.9 million, we are pleased to report our thirteenth consecutive Quarter of record revenues and earnings since becoming a public company. Earnings per share before two previously announced one-time charges, grew 41% to 38¢ per share.

The one-time charges included 52.1 million of transaction related costs associated with the Brilliant Acquisition which was accounted for as a pooling of interests, and \$600,000 of expense associated with the early retirement of Brilliant debt and AHC bank debt with some of the proceeds from the \$61 million private placement of senior unsecured notes we also completed this Quarter.

They say that the mark of a great sports team is the ability to win UGLY, getting the WIN even on those days you don't have your best game! That's how we see Quarter 1 for American Homestar - we easily hit our internal EPS target and exceeded consensus estimates by a penny a share while our focus was on positioning the company for future growth. Some of that positioning had a moderating effect on short term results.

We began the new fiscal year in June by completing the 12-sales center retail acquisition of N.C. Homes and the three plant manufacturing acquisition of Brilliant Homes. With these additions, we began fiscal 1998 with an annualized revenue base of nearly \$500 million.

Internally, Buck and I have defined our *Vision* for becoming a *\$Billion Company* within the next three to four years beyond fiscal 1998! During the First Quarter, we have initiated the strategies and tactics to make that Vision a reality.

In an increasingly competitive environment, we need to accomplish two things in our retail division:

1. Increase the pace of retail expansion so we can control a growing share of the market.
2. Improve the efficiency of our retail stores so we can maintain profitable operations at more modest volume levels in markets with excessive retail capacity.

Nationwide adds Locations in Texas and Oklahoma

Continuing an aggressive growth plan in the lone star state, Nationwide Homes is opening new locations in Fort Worth, Azle and Brookshire. North of the Texas border, new dealerships are also being added in Tulsa and Oklahoma City. This brings the number of company owned locations to 69. Can 100 be far away?

Ed Sampson, longtime sales superstar with **Don Simonson's** crew at Lancaster has been promoted to General Manager of the new Fort Worth Location. According to Don, "Ed's the MAN!" "Those other locations in Fort Worth better look out! I understand that Ed's going after **Mike Levin** and crew at the Fort Worth Oak Creek Village just up the road!"

The new location in Tulsa is readying for its big opening. **Rich Vaughan**, General Manager and **Jeannie Thompson**, Business Manager are busy putting it all together. This location looks like a real winner!

Carrie "Super Sales" Shipp has transferred from Nationwide - Azle to Oak Creek Village - Azle and **Wanda Hicks** (formerly of Waco) has moved up to help her as Office Manager. According to **Larry Speck**, Lot 48 is going to be the one to beat with this winning team! **Bill Sedgewich** has taken over Carrie's previous position at Nationwide - Azle. Good Selling!

(Continued on page 6)

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SEPTEMBER, 1997



Presidents Club

RETAIL STANDINGS

TOP 25 SALESPEOPLE - YTD 8/97

1	Crystal Sullivan - Denton, TX	356.96
2	Trey Webb - Austin, TX	356.38
3	Minnie Pipkin - Denton, TX	274.16
4	Billy Wayne Wilkerson - Azle, TX	265.08
5	Ronan Ramirez - Midland, TX	262.33
6	Garney Gray - Boerne, TX	237.16
7	Randy E. Wilson - Longview, TX	224.98
8	Joseph Woods - Lancaster, TX	213.12
9	David McMichael - Athens, TX	206.26
10	John Wells - Seguin, TX	204.62
11	Kenneth Kimble - C.Springs, CO	198.88
12	Toby Cooksey - Mesquite, TX	197.61
13	Bambi Huddleston - Houston, TX	195.71
14	Christi Lancaster - Ft. Worth, TX	194.46
15	Bob Emfinger - New Braunfels, TX	193.18
16	Eric Snider - Mesquite, TX	187.70
17	Ricardo DeLaRosa - Austin, TX	187.70
18	Tom Pritchett - Granbury, TX	187.47
19	Dan Sanders - Boerne, TX	186.78
20	David Dunn - Monroe, LA	184.45
21	Keith Gerhart - Abilene, TX	179.52
22	Jo McBride - Jacksonville, TX	178.41
23	Pamela Colley - Huntsville, TX	175.38
24	Dana Nickens - Lorena, TX	174.00
25	Roger Williams - Bossier City, LA	173.26

TOP 5 BUSINESS MANAGERS - YTD 8/97

1	Jack Smith - Denton, TX	471
2	Terri Raymond - Lufkin, TX	361
3	Cathy Jackson - Lancaster, TX	349.5
4	Chris Baker - Mesquite, TX	348
5	Trudi DeRouen - Abilene, TX	292.5

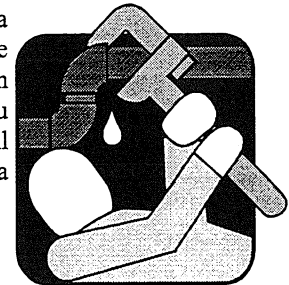
TOP 5 OFFICE MANAGERS - YTD 7/97

1	Gracie Hernandez - Abilene, Tx	166
2	Kim Stafford - Mesquite, TX	151
3	Laurie Davis - Granbury, TX	148
4	Chere Kelley - New Iberia, LA	146
5	Shana Donahue - Boerne, TX	113

General Manager rankings will not be posted until next month's newsletter because I have discovered a few bugs in the GM program. New YTD (through August) standings for GMs should be received by the October 1st.

As always, if you feel there is a discrepancy in your points, please fax me detailed information showing me what points you should have received and I will investigate and reply to you via the phone or fax.

Thank you! -Laurie



TEAM VISION CHALLENGE

October 1st through December 31st

What is it ?

What is the challenge?

The Team Vision Challenge is the 2nd contest of fiscal 1998. Each team member i.e. salespeople, GM, OM, BM at a retail sales center that meets their "challenge" quota for the period 10/1 thru 12/31 will receive the following:

- 50 BONUS PC POINTS EACH
- A SUPER COOL "TEAM VISION" DENIM SHIRT OR JACKET
- THE "TEAM" GETS \$1,000 FOR A SPECIAL CELEBRATION

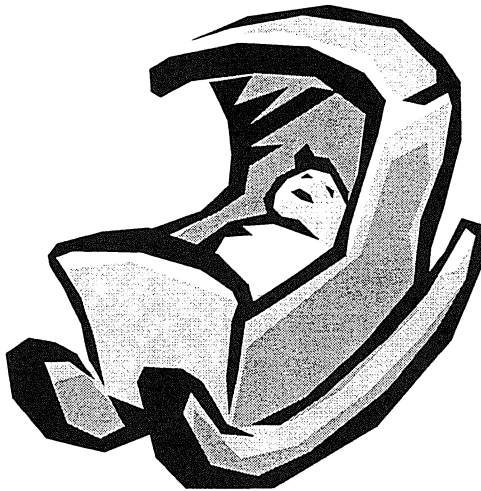
What is my quota?

Quotas will be distributed on October 1st. They have been determined based on the sales center designation as Super, Premium or Standard and by region.

Insurance News^s by Lisa Smith

BABY NEWS

We would like to send out congratulations to our customer service rep, **Brandy Hart**. A healthy baby boy, **Brandon James**, joined the Hart family on September 1, 1997. Both mom and son are doing great. Brandy will be out of the office until about mid-October enjoying some quality time with her family. Be sure to congratulate her when she returns. In the meantime please be patient with our increased response time due to our temporarily reduced staff.



INSURANCE PENETRATION CORNER

Year-to-date insurance penetration top honors go to the following regions:

Physical Damage:

1st Place Region 3 @ 93%
2nd Place Region 5 @ 92%
3rd Place Tie Region 4 & 8 @ 91%

Credit Life:

1st Place Region 3 @ 74%
2nd Place Region 8 @ 47%
3rd Place Region 1 @ 46 %

Extended Service:

1st Place Region 4 @ 77 %
2nd Place Region 8 @ 74 %
3rd Place Region 5 @ 72 %



NEW HOME PROTECTION PLAN ANNOUNCED!

AMERICAN BANKERS HOME BUYER PROTECTION PLAN CONVERSION

Change is in the air!!

I know that change is sometimes hard, but it is a necessity.

We have recently made the decision to only sell the AMERICAN BANKERS HOME BUYER PROTECTION



PLAN. (We are no longer selling the American Modern Home Service Contract)

In addition to the new home product, the Home Buyer Protection Plan also provides a product for used homes up to 6 years old and a renewal option on



some policies. This adds additional selling points to your product. You should have recently received a small packet explaining this change and

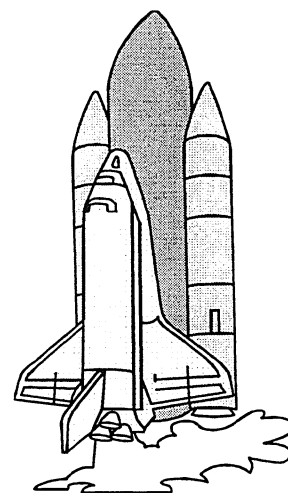
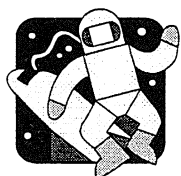
containing a small assortment of supplies. The following supplies are available for the Home Buyer Protection Plan: Explanation Manual with Rates, Applications, & Brochures. If you did not receive your packet or need additional supplies, please contact me (Lisa) at 1-281-334-9776.



Eat a live toad first thing every morning and nothing worse will happen to all day!!
Anon.

21st Century Mortgage

Things Keep Looking...



Refinance / Direct Loan Plans

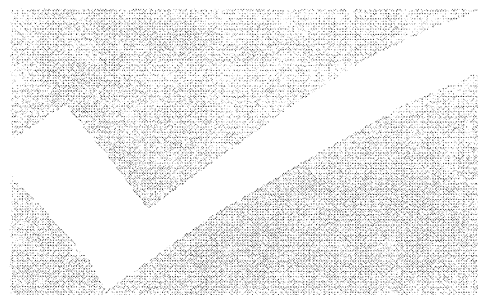
WIN -

WIN

WIN

WIN!!

CHECK IT OUT!



21 Century offers a Refinance / Direct Loan Program that is a four way win:

- ✓ HOMEOWNER REDUCES MONTHLY PAYMENT OR TERM
- ✓ SALES CENTER AND BUSINESS MANAGER EARN CASH COMMISSION
- ✓ SALES CENTER AND BUSINESS MANAGER OPPORTUNITY TO SELL INSURANCE
- ✓ 21st CENTURY GETS LOAN SERVICING

What 21st Century Offers Homeowner -

- LOWER MONTHLY PAYMENT ON HOME
- OPPORTUNITY TO COMBINE SEPARATE LAND AND HOME MORTGAGES INTO ONE LOAN
- SKIP ONE PAYMENT - - - HOLIDAYS ARE APPROACHING
- SHORTEN THEIR REMAINING TERM
- BI-WEEKLY PAYMENT PLAN - IT'S BUBBA!
- FIXED INTEREST RATES
- NO CASH OUT OF POCKET
- QUICK AND EASY APPROVAL - - NO NEED TO LEAVE HOME

What 21st Century Offers the Sales Center -

- OPPORTUNITY TO SELL INSURANCE
- COMMISSION PROGRAM FOR THE SALES CENTER AND BUSINESS MANAGER
- SOMETHING GOOD TO OFFER EXISTING HOMEOWNERS
- ICEBREAKER FOR DEVELOPING PROSPECTS

FOR NEW SALES

Interest Rates:

- DETERMINED BY THE CREDIT MANAGER AT TIME OF APPROVAL

Process Steps

Fax 21st Century Mortgage Attn: Refinance Dept. #1-800-210-0164 (include your dealer number)

- NEW CREDIT APPLICATION FROM THE CUSTOMER
- COPY OF ORIGINAL CONTRACT

Once Approved:

1. 21st Refinance will call and discuss the new term, rate, and conditions; as well as, discuss strategies with you on how you can close the customer on the new loan.
2. You confirm no second liens on home.
3. Order loan documents from Refinance - *Direct loan documents are not the same as installment sales agreements* so 21st Century will prepare the loan documents.
4. Some loans may require pictures of the home - Refinance will let you know at the time of approval. . .

For answers to any of your questions, please call **Eric Keith** at 1-800-955-0021, extension 1024.

Lanette Carpenter



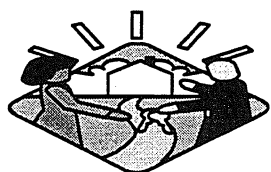
The Critical Path to Selling Homes

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 214-230-2667 and request one for your location.

This month we are going to take a little detour away from Telemarketing. Our topic is going to be the Model Value Guide Close. This is the first close to use.

Jimmy Morton, our In-Field Trainer, has recently re-written this close to reflect our vertical integration. Study and Practice this verbiage!



The Model Value Guide Close by Jimmy Morton



First, the Salesperson identifies the home:	<i>"Mr. & Mrs. Jones, this is our inventory form; we call it our Value Guide, on the home you wanted to see the figures on. <u>This is the home, isn't it?</u>"</i>
The Salesperson then reads out loud the description of the home.	<i>"The home you requested the figures on is an Oak Creek Multi-section home. The size is 32' x 76' (approximately 2,235 square feet) 4 bedrooms, 2 bathrooms, and is identified by serial number OC05968729. Delivery within 100 miles, installation, air conditioner and one set of steps are included in the price."</i>
Second, the Salesperson goes over the Blocked Value Guide Section (Construction)	<i>"Mr. & Mrs. Jones, these items here, <u>verify ALL specifications and exceed requirements set by HUD, the Mortgage Company, and the Insurance Companies.</u>"</i>
Third, the discount is discussed.	<i>"Mr. & Mrs. Jones, when our factories place orders from our suppliers for lumber, shingles and refrigerators we purchase in huge quantities. Now, when we give such huge orders to our suppliers, we are not going to pay the same price that a smaller manufacturer ordering one or two truck loads would pay. We demand and we get a substantial discounted price from the suppliers. The <u>discount</u> that we received on the <u>particular</u> home we are now discussing is shown here on our Value Guide sheet as <u>"less discount"</u> and <u>right now I am passing our discount on to you!!!!</u>"</i>
The Salesperson goes for the Close	<i>"Mr. & Mrs. Jones, to start the <u>process</u> for <u>this</u> home to become <u>your new home</u> all I need is your ok on this agreement and an earnest money deposit."</i>

(Continued from page 1) Record Revenue - Earnings

To that end, we have implemented an expanded management structure capable of growing to 150 to 200 company stores. Nationwide Homes has been divided into four Divisions, each headed by a Division President. Each Division President will ultimately supervise 3 to 4 Regional Vice Presidents, each of whom will direct operations for 10 to 12 stores. Each of the four Divisions will grow to 40 to 50 stores or more over the next 3 to 4 years, or nearly as large as our entire retail operation was in fiscal 1997. We've made the investment now in management organization to take us to the next level.

As part of this reorganization, the incentive compensation plans for retail sales center managers and key personnel has been restructured to track sales center profitability and to provide exceptional rewards for high performance. We believe these new compensation plans will help us recruit and retain high performance sales center management as we accelerate our retail growth. It will also help focus management on cost reduction and enhanced profit performance in a competitive retail environment.

Implementing the new retail organization and compensation plans created a large number of sales center management changes as the top managers moved up to the new Regional VP positions. New sales center budgets and compensation plans meant more changes. We wanted to get all of these distractions behind us in the First Quarter to set the stage for much higher levels of retail growth than we have had in the past.

Our sales focus for the Quarter was to sell our out-source product inventories and to reduce total sales center inventories. In the Deep South and Southwest markets we now have sufficient capacity to supply 100% of our retail store product needs, so we are moving as quickly as possible toward 100% rate of internalization in these regions. Traditionally, we have always maintained retail inventories of 29 to 30 homes per center. Our new plans for lower sales center costs and higher efficiencies call for inventories in the range of 24 to 25 homes per center. Even though it has been impacting our Texas production volumes to a mild degree, we are moving aggressively to complete the realignment of sales center inventories by the end of the Second Quarter, before the Winter Quarter. As a result, we plan to enter the Winter Quarter positioned for continued strong performance with historically low inventories and with a 95%+ rate of internalization.

One other adjustment this Quarter involves sales recognition. Because of the increasing volume of land-home financing and the often lengthy time line from closing to project completion and final loan funding, we have changed our sales recognition on land-home deals from closing to date of funding. This change resulted in the one-time deferral of about 50 sales.

The integration of the N.C. Homes acquisition is well underway. Over the next several quarters, we will remodel each of these sales centers, transition to company home products and 21st Century financing, and provide the direction and training to build these centers into much higher volume operations. Currently, these operations generate good profit margins on low volumes of about 50 new home sales per center annually. By the end of the fiscal year, we will be ready to start expanding the North Carolina retail network.

Elsewhere, the pace of retail expansion is increasing, in the First Quarter, we acquired our first store in Idaho and in Washington. We also opened our first store in Arkansas. 8 to 10 new stores are slated for the Texas, New Mexico, Oklahoma, and Louisiana markets over the next two quarters, mostly as a result of sales center acquisitions already completed or in process. We're starting to look at opportunities in Alabama, Tennessee, and Mississippi.

While results for the Manufacturing Division were excellent in the First Quarter, It was even more noteworthy for the strategic initiative we took to support future growth. In North Carolina, we have contracted to purchase land and an existing building to house our second North Carolina plant. We plan to open that operation by the end of FY 98. In Alabama, we closed the Brilliant acquisition and began the task of integrating and enhancing those new operations. The roll out of our new American Homestar product line will take place at a special Fall retailer show in Tunica, Mississippi, in late October. With four Deep South plants, we expect this region to be a major focus of our vertically integrated growth strategy over the next few years.

Even more importantly, we have implemented an expanded management structure to continue the rapid growth of the manufacturing operations. We have created two regions -East and West -each headed by a Regional VP of Operations and assisted by a Regional Sales VP. In addition, we have recruited **Ron McCaslin** to the new post of President and Chief Operating Officer of the Manufacturing Division. Ron comes to us from Fleetwood where he headed the Central Region supervising 19 plants doing \$650 million in sales in 27 states. With our expanded organizational structure and Ron at the helm, we are well positioned to continue the profitable growth of our manufacturing operations.

The First Quarter also marked the rollout of our Oak Creek Village franchise program. Buck and I, along with groups of our senior managers, conducted 1/2 day franchise seminars for interested independent retailers on eight separate days during the Quarter in locations from Oregon to North Carolina. Over the next few quarters, we expect to better determine the role that the franchise initiative will play in our overall distribution strategy.

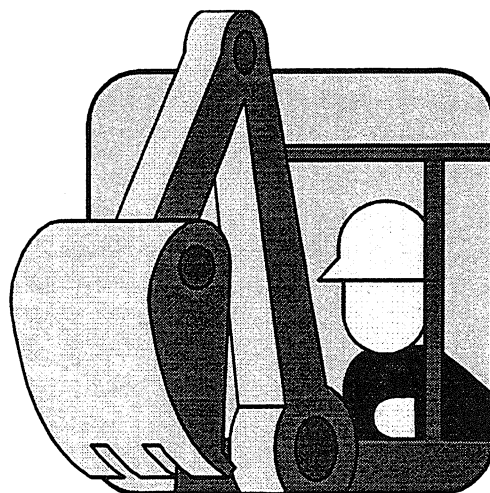
21st Century continued its successful growth trend with another record quarter. Loan origination volume exceeded \$53 million for the Quarter while the total portfolio from which 21st Century earns income now tops \$219 million. 21st also announced another 50%

(Continued on page 10)

Affordable Housing Planned for West Odessa

September 26, 1997 - Nationwide Homes and developer Wayne King have received final FHA approval for the first phase of development in Westover Acres, an affordably priced subdivision located on Tisdale Road between Tripp and Moss in West Odessa. Construction has been completed on the first five of 104 homes planned for the community. The homes — which will range in size from 868 to 1,530 square feet, with two to four bedrooms and two baths — will be priced from \$41,000 to \$59,900.

The project is designed to provide affordable housing to first-time buyers, families with limited credit, and those needing assistance with their initial investments. To that end, \$500,000 from the Texas Department of Housing and Community Affairs ("TDHCA") has been dedicated to help potential buyers with downpayments and closing costs. Buyers with annual incomes between \$16,000 and \$32,500 (adjusted for family size) will qualify for this assistance.



The Westover Acres project is the result of cooperation between state and local government, local business and private enterprise. It is being developed in conjunction with the TDHCA as an Affirmative Fair Housing Program. Additionally, TU Electric has committed \$116,000

for underground utilities and Odessa Industrial Development Corporation has promised \$11,400 to provide new home owners with water meters at no charge. Ector County has agreed to maintain the streets within Westover Acres, and is

expected to spend \$14,000 in the process over the next three to five years.

It is anticipated that the Westover Acres development will generate \$2.5 million annually in County, Road and Bridge, ECISD, College, Hospital, and Utilities taxes. The total impact on the local economy is estimated to be in excess of \$5.5 million.

Both Nationwide Homes and developer Wayne King believe the Westover Acres subdivision is a good example of how attractive housing can be made affordable. They expect that joint efforts like theirs can and will be used in the future to overcome the affordable housing crisis Texas and the nation are faced with today. King, who currently resides in El Paso, Texas, has a particular interest in the success of the Westover Acres project, having grown up in the area.



Attention Ver. 4.0 Tracker Users!

NEW & IMPROVED LETTERS

You may have noticed that this updated version of Tracker includes new templates for printing out letters, envelopes and temporary business cards. The new format will provide you with 2 color professional logo letterhead and envelopes but your laser printer will print the address information using the template set up in Tracker. This same concept is used to print temporary business cards on sheets of 10 at a time for salespeople who have been with the company less than 90 days. The Marketing Dept. is currently in the process of ordering the necessary paper supplies but needs to know exactly who has 4.0 and who needs the special letterhead, envelopes and business card sheets. Please notify us by faxing a request to 218-334-9737, attn: **Laurie Lowery**.

about this newsletter...

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

If your location does not have a recycle bin, we encourage you to contact your local recycler and ask for one.



Got a story, contact the appropriate editor below and it could be in the next edition!

Manufacturing Editors

Robin Cooper

Tom Jewell

Retail Editors

Dwayne Teeter

Richard Eklund



Oak Creek Village in Fort Worth generated a rainstorm of Burleson homes in August. **Mr. Levin's** team brought down 5 retails for the month!

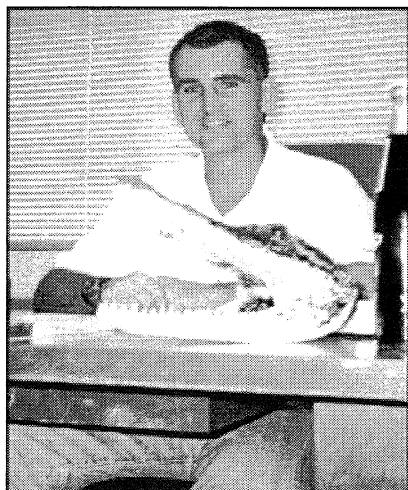
Chrystal Sullivan, sales rep at **Nationwide of Denton** under the "*Grand Poo Baa* of Sales" **Brian Shear**, only sells homes in pairs . . . two Benchmark homes in August!!

Jim Tierney's Nationwide lot in Lufkin is HOT on the "Ranch House". **Randy Wilson** was this summer's torch bearer with 2 BIG sales!

Johnny Raine's Nationwide of DeSoto lot is just-a-sellin' those American Homestar of Burleson homes and **Steve Femster** led the pack with 2 BIG August sales!

PEOPLE POWER:

Terry Moore



Our American Homestar of Burleson facility feels very fortunate to have hunted down, trapped, and transported a *GATOR* all the way from the swamps of Florida to handle all of our material needs at the plant. **Terry Moore**, Purchasing Manager, is continuously comparing material pricing & quality to ensure our plant stays competitively sharp. In fact, his tough but fair approach has earned him the respect of suppliers throughout the entire Southwest region.

After attending the University of Florida (hence the nickname *GATOR*), this Florida native managed a lumber company before joining Fleetwood Industries' Florida division - first as a sales coordinator, then as a service coordinator, culminating in a purchasing agent position. In July of 1995, American Homestar's elite hunting team of George Cooper, Corporate Director of Purchasing, and Lad Dawson, President & Co-CEO, tracked **Terry** down and lured him to Burleson, where he remains in captivity to this day.

He and his lovely wife Kim have been married for eleven years and currently own a small ranch in Grandview, Texas, where they raise and train horses. The pride & joy of their life, though, is their 8-year old daughter Jessica.

Fab 5 For September (YTD)

1.	Nationwide/Burleson	Phil Essex	88 Floors
2.	Nationwide/Mesquite	Dave Shetler	56 Floors
3.	Nationwide/Tulsa	Tom Wilson	52 Floors
4.	Oak Creek Village/Lancaster	Don Simonson	50 Floors
5.	Nationwide/Austin	Randy Coffman	44 Floors

Great Job!!

It's A Prince...The Improved "Bellaire"

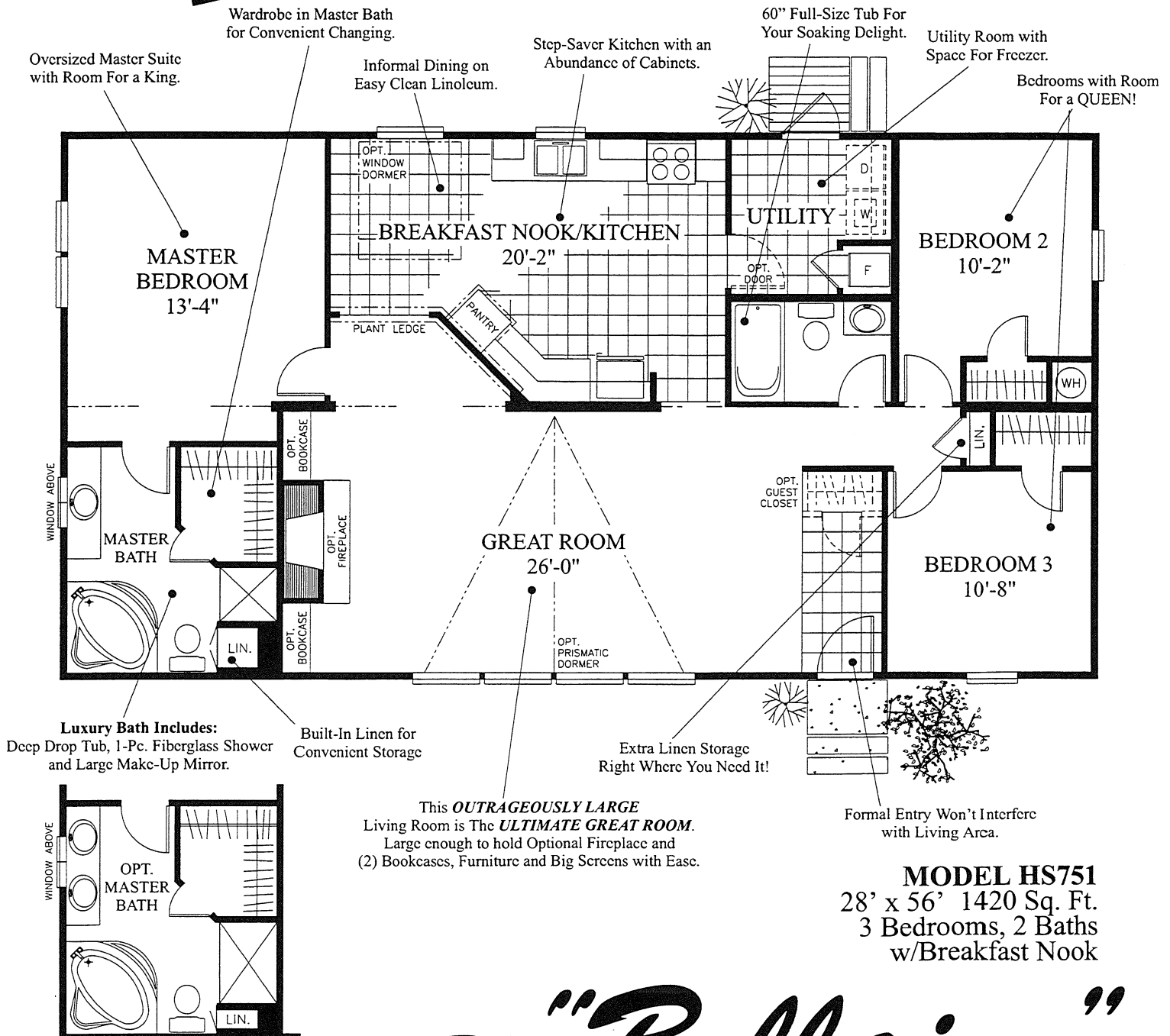
28' x 56' 1420 Sq. Ft.

BURLESON **STAR** NOTES (Cont.)
By Charlie Lohin

✓ has the **LARGEST**
Living Room in the land!

✓ Informal Dining combined
with **LUXURY LIVING**....

STEP UP TO.....
.....BELLAIRE!



LifeStyle
Crafted by American Homestar of Burleson

The "Bellaire"

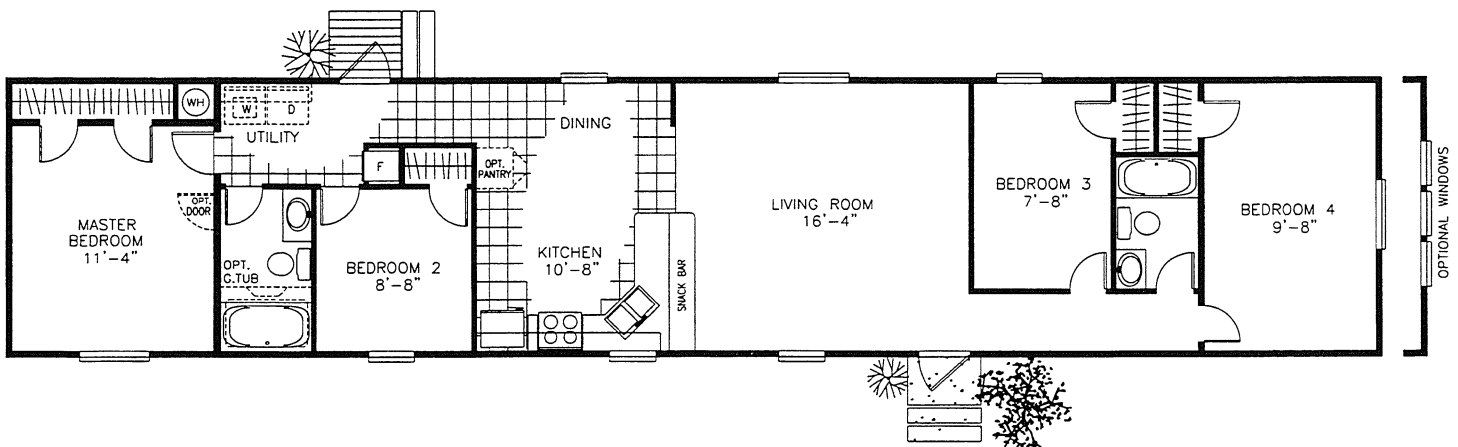
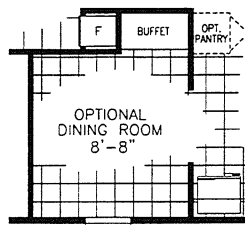
CONTACT GLENN, SAM OR PARRISH
1-800-817-4150

New 1998 Decors Are Showing Great

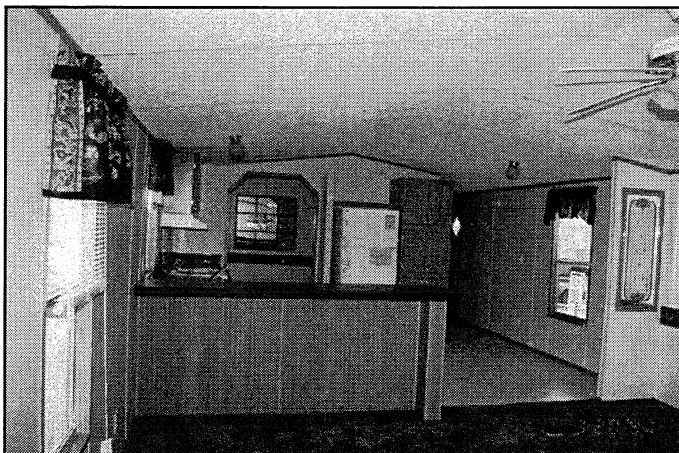
We've had many positive responses from our retailers regarding our great new decors, all thanks to Nancy Cantu, Product Designer, who helped give our product a whole different look. Some of the decor changes she has initiated include the new standard main panel Bravo Multi, the optional Southern Cherry cabinets, two Sahara carpets, the optional Brass Chandelier, and our two brand new decors - Moon River & Emerald Isle. She has also expanded our line of countertop selections to offset these two new decors. You'll definitely miss out if you don't reorder the new 1998 stock replacements that have all these innovative decor items! Please notify Paxton at ext. #123 immediately if your sales center did not receive any of the new decor samples (one sample book per sales center).

Our 4-Bedroom Singlewide is Producing!

The Limited Edition 698LE is our newest 4-bedroom 16x80 that has really been turning at our sales centers the last 2 months. This is a very practical floorplan for those larger families, however, it can also be turned into a 3-bedroom with a formal dining room (as pictured). The formal dining room option includes a hutch, grid mirror, brass chandelier, and border treatments.



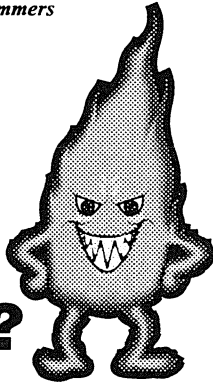
MODEL 698LE
16' x 80' (1180 Sq. Ft.)
4 Bedrooms, 2 Baths



STAYTON (Cont.)

By Jon Moon & Erin Summers

Fire? What Fire???



Who says the manufactured housing business is boring? The Stayton Team endured a minor setback in production when a 4-alarm fire destroyed the chassis shop and attached materials shed on August 9, 1997. However, the

Team accepted the challenge and the production line was up and running (at 75% of production) within 3 days. That's right - we only lost 2 days of production and were back in business with full production in 5 days. But it doesn't end there . . . on August 26th, Production GURU Fred

LeVanger rallied the troops and produced 9 big beautiful floors. What's the big deal? Well, the big deal is that this production facility has never produced more than eight floors in one day!
WAY TO GO!!!

Oak Creek Village Kick-Off!

Many thanks to Lad Dawson, Buck Teeter, Rick Murdock, Tim Williams, Mike Boyd, Rick Carver, Lanette Carpenter & Dave Whitson for bringing the Oak Creek Village "Road Show" to the Pacific Northwest! We're currently formulating our "Play Book" and stand ready to kick-off the Oak Creek Village Franchise Program!

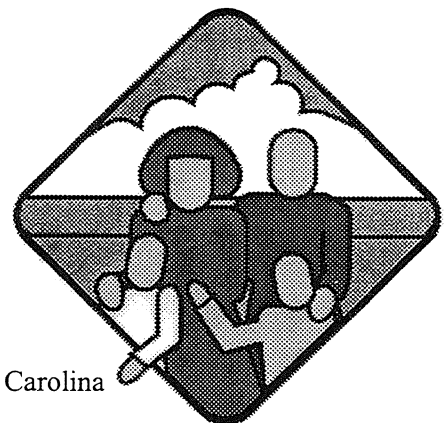
OCTOBER ANNIVERSARIES: (over 5 years)

Larry Dawes

October 1985



New Retailers



We would like to welcome the newest dealers to our Carriage Family:

HOME*TOWN USA: Roxboro, Eden, Youngsville, Burlington, Smithville
Winston-Salem, Hogh Point & Durham, all of North Carolina
and

LIFESTYLES HOME CENTER: Blairs, VA, and Clayton, NC.

We're looking forward to a long lasting business relationship.

NEW ARRIVAL

We would also like to say CONGRATULATIONS to our Production Manager, Ken Rushing, who became a proud Grandpa on September 9th!! Ken's grandson, Keenan Scott, weighed 5lbs., 15oz.

LANCASTER NEWS (Cont.)

by Brian Shaw

Northstar Realignment in the Works

We're currently undergoing a realignment process on our Northstar line to give it more floorplans to choose from. This will benefit the new Oak Creek Villages and any Nationwide sales centers that are carrying the Northstar line. Please stay tuned for more details in future issues of the HomeFront!



TOP DOGS for AUGUST:

1. O.C. Village/Lancaster:
2. Nationwide of Austin:
3. Nationwide of Mesquite:
4. Nationwide of Tulsa:
5. Nationwide of Boerne:

DON "The Simonizer" Simonson
 Mr. B.M.O.C. AT O.U. - RANDY COFFMAN
 PGA's Finest - Dave Shetler
 The Game Warden's Most Wanted Man - TOM WILSON
 BRANDON STANLEY - "The Tool Time Man"

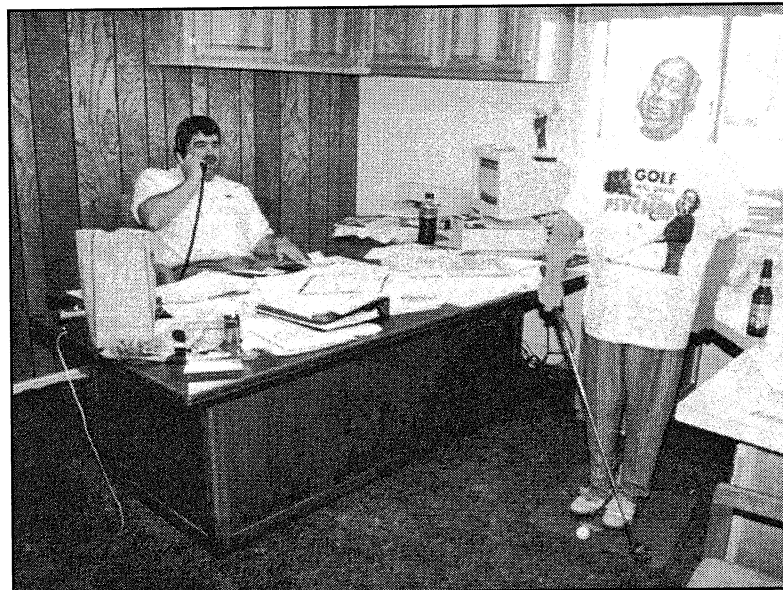
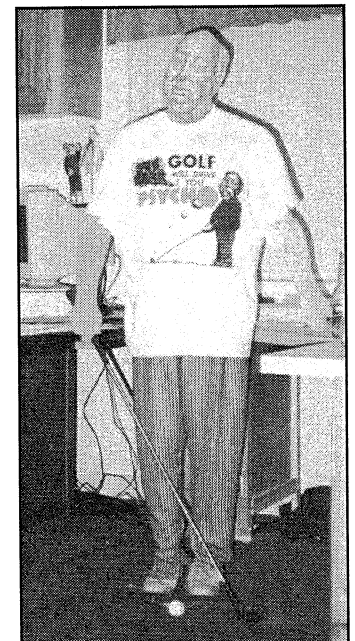
STAYTON

By Jon Moon & Erin Summers

Keith Smith Gets Teed-Off At Work

Go to a couple of golf tournaments and what happens next?!? The tournaments start coming to you. As you can see, though, Alfred Hitchcock is heading up this foursome. The "after hours" *masterminds* did it again - they replaced Keith's carpeting with wall-to-wall Grade 'A' sod (wish we had a full color "scratch & sniff" picture for you). The very daunting Mr. Hitchcock stood in front of Keith's desk with his "Golf Will Drive You Psycho" t-shirt, and what's that in his hand? I'm sure nothing short of a Big Bertha!!! These kooky pranksters only regret the fact that they couldn't locate a goat for grazing before the big guy returned.

Thanks
 For
 Being
 The
**GOOD
 HUMOR
 MAN,**
 Keith!!!



Boise BULLETIN

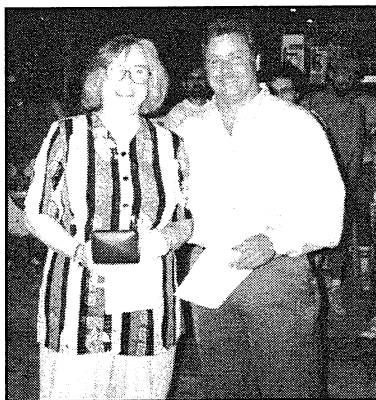
By The Boise Staff

Product Improvement

We're excited about the innovative changes we're making in our siding applications. Eight inch (8") masonite ship lap siding is now available, and those homes sided with 4" or 8" lap will have prime trim on the corners and around the windows. In addition, we've switched our vinyl siding to Alcoa and on-line installation has begun. Also, eve facia and soffits will now be Masonite hardboard. These vinyl changes will save you and your customers mucho, mucho dinero (translation: a lot of buck\$). Our residential exterior siding applications now include cedar log, vertical masonite, vinyl, and 4" & 8" horizontal lap siding. What a colossal combo!!!



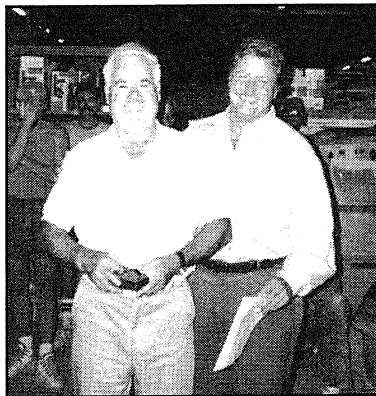
Gary Burningham (right)



Chris Carter (left)



Leonard Wentz (right)



Emeterio Ysursa (left)

WOW..... Three 30's and One 10

That collectively equals 100 years of experience you're looking at and we appreciate each & every year from these four individuals. Congratulations are very much in order for **Gary Burningham** (30 years), **Chris Carter** (10 years), **Leonard Wentz** (30 years), and **Emeterio Ysursa** (30 years). Their many years of service have helped Guerdon become one of the most preeminent suppliers of manufactured housing in the industry today. Thank you very much!!!

Howdy Partner!!!

A big Boise welcome to **Brenda Brodin** who joins our Boise Accounting Department as the A/P & A/R specialist. **Brenda** lives with her husband, John, and son, Zachary. And according to co-workers, **Brenda** makes very beautiful ceramic music boxes. Folks, you better place your orders now . . . Christmas comes early this year!! Welcome aboard, **Brenda!!**



Brilliant Homes recently received a letter from a very satisfied customer, Vicki Jenkins, from Texas that we'd like to share with you:

I want to thank you and all of your workers at Brilliant Homes for my new home. Since I helped design my house, I know it was a different project for you. I'm writing to let you know that I love my house. I have had so many compliments on it that it is unbelievable. You did a great job on building it and doing it so quickly. I've heard so many horror stories about the quality or service of manufactured housing and can proudly tell people that they should have ordered a home through Brilliant and Delta Housing and they wouldn't have had that problem. My home was placed on a lot at Caddo Lake in Texas and is called the mystery house because it was moved into a lot that has so many trees around it that no one can figure out how they got it in here. It took 4 hours and 4 trucks with winches to do so. We have a beautiful view of the lake from both sets of sliding glass doors. Thank you again from both of us. Keep up the good work. I'll recommend a BRILLIANT to anyone.

Sincerely,

*Vicki Jenkins
Route 2, Box 797
Karnack, TX 75661*

Chris Hulsey was the Serviceman who did an outstanding job of making Ms. Jenkins a happy & satisfied customer... way to go, Chris!! We would like to commend our entire Service Department, Donny Dodd (Service Manager) and all of our servicemen, for all their hard work -we do appreciate the hassle you all go through! Letters like this make us very proud of all of you who are involved!

GERING GOSSIP

By Doug Tollin

Eighth Annual Retailer Appreciation Days

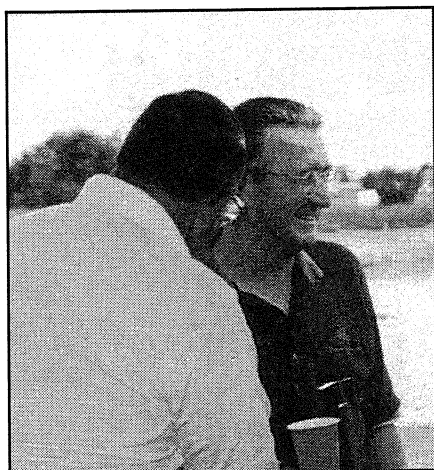
The Gering Magnolia Division held their **8th Annual Retailer Appreciation Days Celebration** on August 13th & 14th. We had our usual excellent Retailer turnout along with numerous supplier/vendors, financial institutions and local guests. The celebration continues to grow annually.

Wednesday was the private showing of the show homes for all attending Retailers. The show homes were on exhibition at the Scotts Bluff County

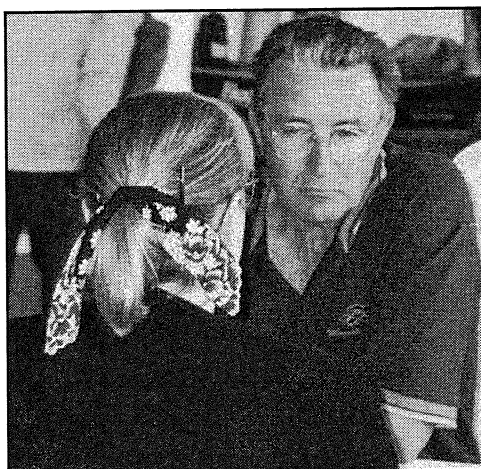
Fair. Upon completion of the showing, the attendees were treated to an old fashion steak cookout at Division Manager John Fillingham's exotic animal farm. After the wonderful meal, the 4-H beef purchased by Guerdon at the Fair was given away through a reverse raffle. Half of the beef was won by Brannan's Homes of Scottsbluff, NE, and the other half went to the American Homestar Factory Outlet Store in Fort Collins, CO.

On Thursday, Guerdon's famous Best Ball Golf Scramble was held at the Scenic Knolls Golf Course in Mitchell, NE. A record 20

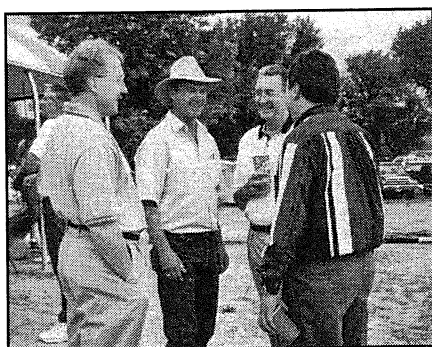
foursomes used and abused the course, and according to the local golf pro, the grass and greens should recover in time for next year's tournament. A great time was had by all, especially the winning foursome who came in at a 4 under par 68. Later that evening, golf prizes were awarded when everyone reconvened at the Fillingham Farm for a hamburger &/or ostrich burger feed.



Dave Whitson..."Before Golf"



Dave Whitson..."After Golf"



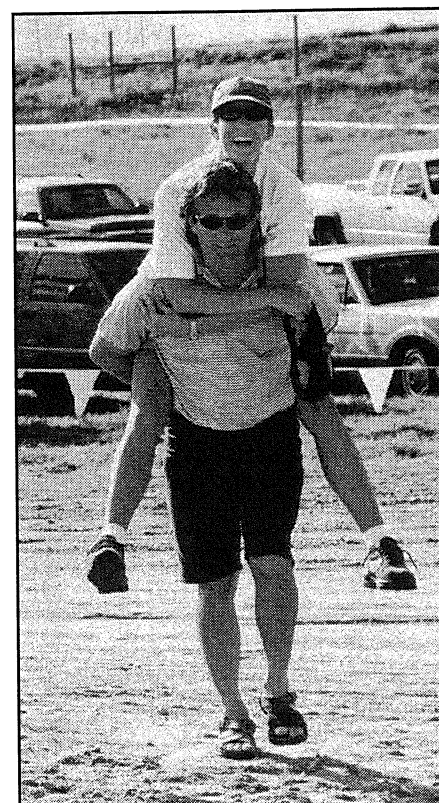
Ray McKinney, Dave Whitson, John Fillingham, & Jerry Karlic (GreenTree Finance) getting reacquainted. (right to left)



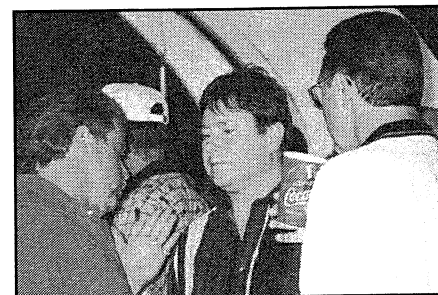
Some super food for some super retailers.



Retailer Carl Brannan purchasing a winning reverse raffle ticket from retailer Diane Winter.



Bobby Allbaugh, Magnolia Sales Rep., is reduced to "Personal Assistant" after he accidentally (?) ran over retailer Liza McHugh's toe during the Best Ball Scramble.



Dave Whitson, Ray McKinney, & Rick Murdock discussing a little business. (right to left)

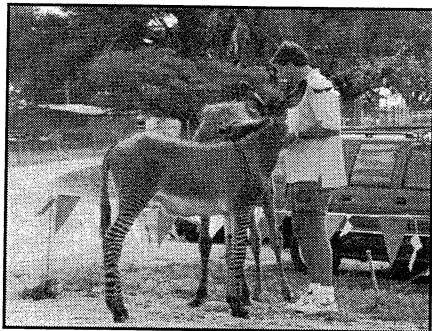


A picture perfect backdrop to a great evening.

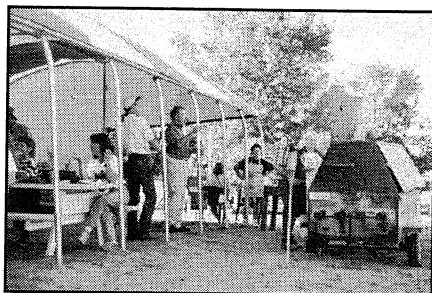
GERING GOSSIP

By Doug Tollin

(Cont.)



"Talk to the Animals" - Retailer Lance McHugh gets acquainted with some of the local inhabitants.



It's fun to watch the cook cook.

Eighth Annual Retailer Appreciation Days (Cont.)



Help!!! I'm lost in a sea of giant merry-makers!

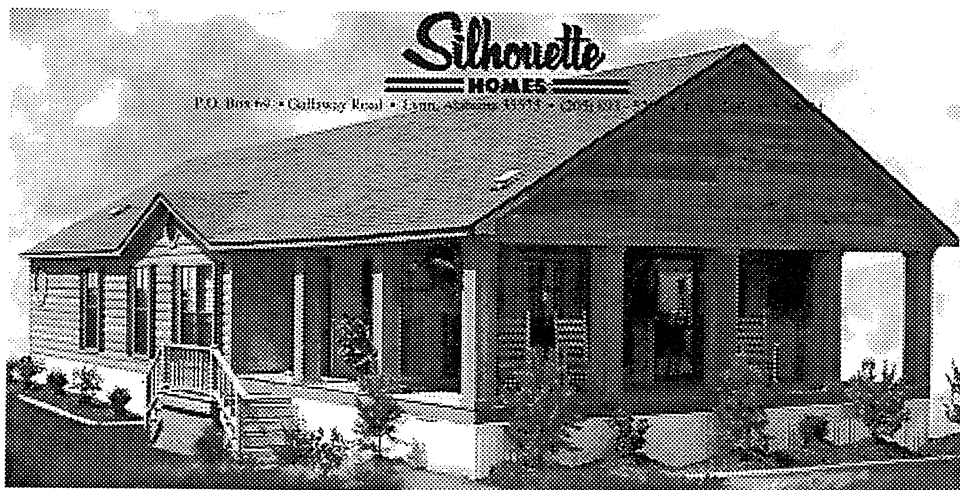
Sensational Suggestions

Congratulations to our Winner, **Clark Smith**, for his Safety Suggestion of the Month which is selected by our Safety Committee. Congratulations are also in order for **Kevin Thompson** 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, Clark and Kevin!

Silhouette

By Reta Hill

Hottest Seller on the Market!!!



Our hottest seller for 1997 is our GM-293 doublewide with front porch & columns. The rustic look with cedar logs or cedar siding and a 7/12 pitch roof is an *eye catcher* or the colonial look with vinyl siding is also quite charming.

Other features include a Glamour Bath with fiberglass tub, three (3) bedrooms, a rock fireplace w/ entertainment center, 33.5 oz. carpet w/ rebond pad, 6-panel interior doors, vaulted throughout, oak cabinets, 3/4" T&G plywood floors, vinyl-covered sheetrock throughout, tile foyer, water cut-offs throughout, plus numerous other standard features. Also available is an optional attic door.

GM-293

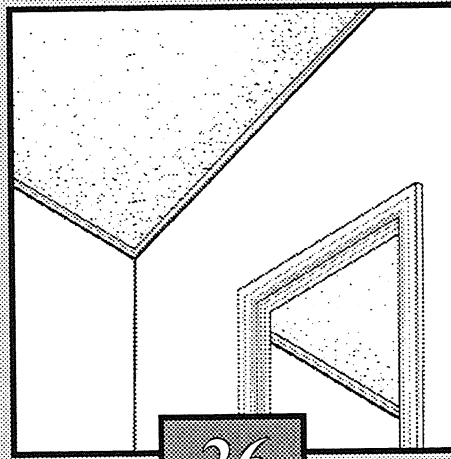
Call us today for more info - (205) 893-5200.



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.



26

Cathedral Ceilings Throughout

Oak Creek boasts the highest interior ceiling pitch in the industry. Cathedral ceilings soar up to ten feet high in multi-section homes. Every Oak Creek home has cathedral ceilings throughout the entire home. Get the feeling of space and size that is missing from so many mobile homes.

THE MERIDIAN IS HERE!





August Retail Sales Heroes

G.I. Janes in #1 & #2 spots

The #1 recruit in August was war hero, **Crystal Sullivan** from **Nationwide troupe in Denton, TX**. Crystal closed 7 new with a PG of 32,330 assisted by heavy artillery from the back office in credit life and rate up-sales. **Dana Nickens** out of **NW-Lorena, TX**, moved to the front line in August also with 7 new home sales and payable gross in excess of 42 thousand! This put her at #2 in Presidents Club points for the month.

#1

#2

The Front Line

Move over corporal, **Robert Emfinger** of the **Hill Country Division (Nationwide New Braunfels, TX to be exact)**, is ready for action, having pulled in the 6th highest payable gross for August at just shy of 30K in PG on four new deals. Heavy emphasis on 21st Century didn't hurt, either. Last month's MVP, **Nathan "Trey" Webb**, continues to work toward his next assignment, being in the Presidents Club coveted Top 10. Trey, from the big **Ben White location in Austin, TX**, took down 4 new for a total of 27K in PG. Keep working the anger, Trey. Its working!

#7

#8

Special Forces

Billy Wayne Wilkerson of **Nationwide troupe in Azle, TX**, is no newcomer to this tour of duty. He took down 5 new home units for the 3rd highest payable gross of 34K and change. The #5 position this month is a veteran from **Nationwide troupe in Longview, TX**. **Gina Reese**, last year's number three salesperson, combined 4 new and 1 used with some help from the back office for 114.86 points! Fellow patriot, **Tina Boutte** of the **New Iberia Nationwide troupe**, strategized a 4 deal month into 27+K in payable gross planting her firmly in the #6 spot for August.

#4

#5

#6

Purple Hearts

Rounding out the top 10 President Club contestants for August are #9 **Ronan Ramirez** of **Nationwide Lumberton, TX** and #10 **Brenda Hicks** of **NW-Cedar Park, TX**. Ronan pulled in the 4th highest PG this month with over 34 thousand bottom line dollars on 4 new and 2 used. Brenda followed him in the trenches with 30.6 K PG on only 3 new deals. Nice going, soldiers!

#9

#10

Other amazing acts of heroism...

Nationwide-Lake Charles, LA is home to munitions specialist, **Marilyn Borrel** who pulled out the big guns in August with 4 new homes and 21K in payables. **Ron McClure** of **NW-Burleson, TX troupe**, managed 3.5 new homes this month, averaging almost 7K per house. Nice job. **Bambi Huddleston** from the "South" location in **Houston, TX** was "all that she could be" in August putting away 2.5 new home for a whopping 21.3K in payable gross. General (Manager) **Ed Sampson**, recently promoted to our newest **Ft. Worth, TX** location, left 6 parting new home shots, accounting for over 30K in profit and 86 PC points! **Allen Breedlove** from **NW-Desoto, TX** manned the battle stations in August sinking 3 new and 2 used for 23K PG and 100% credit life. **Ricardo De La Rosa** from **NW-Austin, TX** landed the 11th PC spot and 94.5 points by closing 4 new deals with 24.7K PG. The **Tulsa** contingency, **Tom Marshall**, **India Marshall** and **Nancy Stover** pulled out all the stops in August shooting an average of 5 deals each. The location brought home over 100K in PG thanks to their efforts! But, where were the F&I reinforcements? **NW-Tyler, TX** claims none other than **Gary Wayne Tyler** who shot down 3 deals and a few used for 21K PG. **Fred Hirschler**, **Toby Cooksey** and **Brian Cook** of **NW-Mesquite, TX** all came home with a few new and over 20K in PG to show for their bravery. **Billy Rolando** of **Corpus Christi** fame blew up 3 new in August alongside **Lufkin's Randy Wilson** who managed to take down four new. **Dan Sanders** and **Parker Hager** from **Beorne, TX** both managed to drop over 20K in explosive payables on 3 & 2 new respectively. And last but not least, from **Monroe, LA**, **David Dunn** powered down four new.

from the West Division:

Keith Gerhart in **Abilene, TX** was the split deal king with 6 split new deals and 20+K PG. **Robert Jones** from **Ft. Collins, CO** pulled out 23K on only 2 new. **Frank Hernandez** at **NW-Albuquerque** took down 25.5K on 3 new. **Farmington, NM's Harold Erickson** did 35K on 3 new. **Rita Bural** from **Amarillo, TX** managed to shoot down 4 new in August.

The "Home*Town Happenings" moves to the HomeFront

This article represents the first of many to come on the happenings of the Eastern Region of American Homestar. We are excited and pleased to be a part of the American Homestar Family and look forward to the opportunities that the new relationship will bring.

August represented several closings for our region. It not only was the end of our fiscal year and the 4th quarter for Nationwide NC Homes, Inc., but was also the 1st quarter in our relationship with American Homestar. August was a record month for our region and a number of individual records were also broken. We would like to congratulate **Maynard Wilkins** and his team in Durham, NC for putting together a fantastic month and breaking the company record for an individual location with \$157,791 in payable gross profit. We would also like to congratulate **Mr. Chris Wilkins**, also of Durham, for breaking the record for an individual salesperson with \$92,585 in payable gross profit.

All through the year it has been an exciting race for the top spot in our year to date category for salespeople. The end of every month brought change in this race and I know there are a lot of people waiting for the final results. So here they are... As you can see, **Chris'** big month catapulted him from 3rd to

1	Chris Wilkins	Durham, NC
2	Bettye Cox	North Raleigh, NC
3	Ashley Pierson	South Raleigh, NC
4	Vince Barbour	South Raleigh, NC
5	John Hodges	Durham, NC
6	Andy Slaughter	Roxboro, NC
7	Joel Hyder	Burlinton, NC
8	Rob Sauls	Durham, NC
9	Walter Prince	Youngsville, NC
10	Norma Barrow	Burlington, NC

1st with **Bettye Cox** taking the #2 spot, **Ashley Pierson** 3rd, **Vince Barbour** 4th and **John Hodges** rounding out the Top 5. Congratulations to all of our Top 10 and let's do it again this year!

Since our 4th quarter is also our first quarter and will also represent our year to date, here are our Top 5 standings for Salespeople...

1	Chris Wilkins	Durham, NC
2	Bettye Cox	North Raleigh, NC
3	Vince Barbour	South Raleigh, NC
4	Walter Prince	Youngsville, NC
5	Ashley Pierson	South Raleigh, NC

Our Top producers for August are as follows. . . Congratulations!



1	Chris Wilkins	Durham, NC
2	John Hodges	Durham, NC
3	Vincent Dunn	North Raleigh, NC
4	Walter Prince	Youngsville, NC
5	Ashley Pierson	South Raleigh, NC

Our race for the top spots for Sales Centers Year-to-Date has also been a close one in the top three spots. So, here are the final Top 5 Standings.

1	South Raleigh	Randy Rich, GM
2	Durham	Maynard Wilkins, GM
3	North Raleigh	Mike Griffin, GM
4	Youngsville	Rob Schuerch, GM
5	Smithfield	Frank Shealy, GM

Our Top 5 Sales Centers for August are . . .

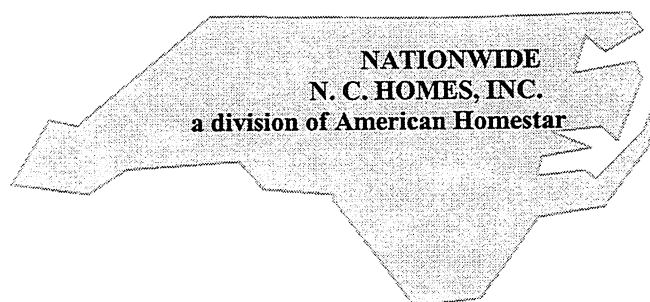
1	Durham, NC
2	North Raleigh, NC
3	South Raleigh, NC
4	Winston-Salem, NC
5	Roxboro, NC

Congratulations to all of our top producers and we look forward to an even better September and a Great year with American Homestar.

Wedding Bells are ringing in the East

We would like to congratulate **Jeff Norris**, our Regional Supervisor, on his marriage to **Ms. Tammy Brown**. They were wed on September 13, 1997 with a traditional wedding held at their home. Way to go, Jeff! We heard that three times is the charm! Best of luck to both of you.

We would also like to congratulate **Ashley Pierson** of our South Raleigh location on his marriage to **Ms. Meg Phillips**. They were wed on September 20, 1997 at Roxboro Baptist Church in Roxboro, NC with a traditional wedding. Let's hope this doesn't slow Ashley down in his race for #1. If I know Meg, she won't let it slow him down. Congratulations and Good Luck!



(Continued from page 6) *Record Revenue - Earnings*
owned co-venture finance company with Nobility Homes.

All in all, we are very pleased with the initiatives we started in the First Quarter to build the foundation for our continued growth toward our new *Billion Dollar Vision*.

We believe our product positioning, vertical integration strategy, and focus on building dedicated distribution through Company stores and franchises, will continue to set us apart from our competition and will allow us to meet or exceed our growth goals of over 20% per year into the foreseeable future. We believe that the power of vertical integration is increasingly evident in our results and will continue to drive performance well into the future.

We greatly appreciate all of your hard work and dedication which has resulted in another record quarter for American Homestar - your commitment and loyalty are the driving force behind making our *Billion Dollar Vision* a reality!

TOP GUN WINNERS FOR THE MONTH OF SEPTEMBER
Congratulations to the American Homestar University TOP GUNS for September. From Nationwide Channelview, **Hector Dominguez**; Nationwide Corpus Christi, **Diane Fults**; Nationwide Azle, **William Sedwick**; Nationwide Boerne, **Parker Hager**; and Nationwide Lake Charles, **Marilyn Borrel**.
Con gratulations on a job WELL DONE!

TRACKER TOP GUN!

Congratulations to **Bertha Ceja** (right) from Nationwide Las Cruces for coming in as the TOP GUN in the September Tracker Training Seminar. Bertha edged out **John Jackson** from Bryan by .25%!!



A Message from Homestar's New Executive V.P. of M.I.S., Steve Comstock

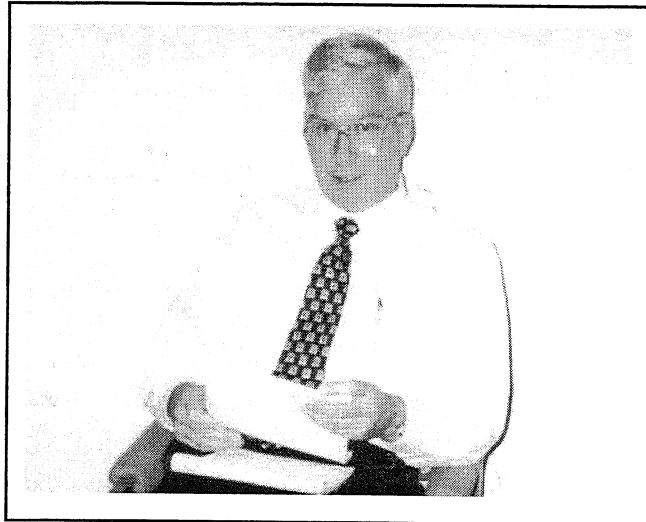
When Dwayne asked me to write an article to introduce our new computer department I realized just how central computers have become in all of our lives. Who could have suspected twenty years ago what computers can do for us today? mputers have become an essential part of modern life and especially our corporate life.

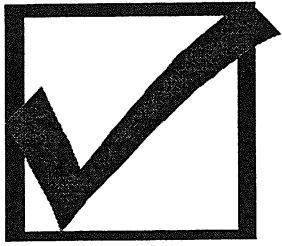
As American Homestar continues it's rapid growth, we must maintain continued growth in our corporate support systems. Management Information Systems has been very successful in each of the business units and has performed very well. In order to support continued growth today we need to expand MIS beyond the individual companies and focus on the entire corporation. As we grow we must realize that we are no longer several small companies, we are now one large enterprise. This change in focus will provide better and faster solutions for day to day business needs.

One of the central parts of the new philosophy will be American Homestar Tracker. Tracker has been praised as one of the best systems in the industry. Dwayne and his staff in Austin have worked very hard and very successfully to accomplish this goal. Tracker will continue to be the central part of a retail dealership. Tracker 1998 is well underway and will begin deliveries during the first quarter of 1998. Version four of Tracker is being rolled out as you read this.

Among our other plans, we will be adding electronic communications for all of the business units. We will also be helping to select new accounting software for all of our units. I feel that knowledge is essential and we will expand our training efforts to include other products such as Windows 95, Microsoft Word and Excel. The retail division has offered a telephone help desk for several years now. Good ideas and performance get expanded on and we look forward to establishing a national help desk for everyone to use.

All of us in MIS will be expanding our horizons but as we expand our goals we all will remember that first and foremost MIS is a service organization. We don't make any homes and we don't sell any homes. What we can do is to use technology to make business easier for those of you that do.





American Homestar Sales Center Loss Prevention Tips

CAUSE- PREMISES

Steps

Rotting "pine" wood step
Steps w/o top "platforms"
Screen doors swing out
Floor vent cover missing
Doublewides shown- not put together
No steps-customer uses substitute such as bucket or concrete block
No steps at back door
Lot surface: holes, ruts, large gravel, uneven, walkways too narrow/too high
Display units vs. Storage Units

Grass Areas

Loose rails, signs, steps, etc.

large

Office/Storage area thefts

Accessibility

Buyer's remorse/Uninhabitable home
Uninsured subcontractor
Temporary Steps

CAUSE - AUTO

Wheels coming off-bearing burn out & hub assembly comes off
Wheel comes off hub assembly

Wide turns

Bridges (especially near turns)
Driver investigation
Vehicle fire/breakdown

Personal usage

Uninsured Subcontractor

CORRECTIONS

All steps must have handrails.

Use new fiberglass constructed steps

Only use steps w/ platforms and handrails

Use steps w/ wide threshold- OSHA required clearance

Final inspection by Mgr before home can be shown

Final inspection by Mgr before home can be shown

Lot housekeeping and control traffic flow

No customer should look at home w/o salesperson

Rear door- leave in transit screw to keep shut

Keep level surface/inspect periodically

Customer Traffic Flow - signs directing customer to office or "Area Restricted to Employees only" or "No Unaccompanied customers on sales center"

Fill in holes, keep level

Hot weather loosens nails, all surfaces should be re-hammered periodically. New construction should use screws vs. nails. Also, wooden signs should use screws and washers to prevent plywood buckling and pulling loose.

Decking/walkways/rail should be constructed by a professional service to meet ADA requirements.

Monitored alarm system/security service (no dogs)

Record serial numbers of all computers, fax, copiers, type writer, etc. Be alert to disgruntled employees.

Fence lot, gate off front entrance. Keep keys to all vehicles secured and locked at night.

Use of Arbitration Agreements helps here.

Use only insured subs, get/keep certificates of insurance

Have customer sign form stating that steps supplied w/ home are temporary and not designed for permanent use.

CORRECTIONS

Delivery contractor should inspect axles on used units/use replacement axles when possible

All lug nuts should be checked & extra lug nuts carried to toter

Escort vehicles signage-adhesive to back of MH "This vehicle makes wide right/left turns"

Escort vehicles/flagman

Order MVRs

Toter/escort vehicles should carry fire extinguishers, flares and reflective triangles

Service vehicles should be required to return to lot after hours- no personal use allowed

Use only insured subs, get/keep certificates of insurance

The American Homestar University TRAINING Guide

by Laurie Lowery



SEPTEMBER 101

Due to the cancellation of the August class, September was a barn burner with 35 attendees from all over the country. As most of you know, there are several contests throughout the week. Winners of the Company Story Interview and Feature/Benefit contests receive points which may contribute to winning the coveted "Top Gun" award. Top Guns from the September class are listed at the top right of this page. Contest winners are as follows:

Company Story:

Keith Crawford
Beth Duff
Diane Fults
Rick Bridgers
John Wells
Hector Dominguez
Bill Sedwick

Feature/Benefit:

Diane Fults
Bill Sedwick
Parker Hager
Marilyn Borrel
Joe Rhodes

Farmington, NM
Las Cruces, NM
Corpus Christi, TX
Lake Charles, LA
Sequin, TX
Channelview, TX
Azle, TX

Corpus Christi, TX
Azle, TX
Boerne, TX
Lake Charles, LA
Boerne, TX

Highest Test Score: **Hector Dominguez**

KUDOS TO MANUFACTURING

On the third day of Basic 101, attendees spend the majority of the day with 3 representatives from the Lancaster, Burleson and Oak Creek manufacturing plants learning about how to feature/benefit our homes. Here are some comments on this portion of the training from the class of September '97:

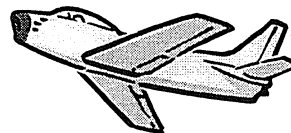
"Thanks a million for your time and commitment in bettering me as an employee. I can now truly appreciate the amount of time and energy put forth on the homes that we sell. Great job and thanks again."

-Keith Crawford, Farmington, NM

"In my opinion, it appeared as if all 3 manufacturing reps were trying to compete against one another, creating a super learning environment. They feature-benefited their tails off!"

-John Wells, Sequin, TX

Congratulations to the Top Gun Winners for the month of September:



Hector Dominguez
Diane Fults
William Sedwick
Parker Hager
Marilyn Borrel

NW Channelview
NW Corpus Christi
NW Azle
NW Boerne
NW Lake Charles

"Lew Dawson of Oak Creek is a fine representative of a world class factory" - Craig Johnston, Austin, TX

"Since Lancaster is the low end home, I really didn't think you could feature benefit much, but Brian Shaw showed me how it was done! I had a great time. Thanks to all." -Ray Daugherty, Cleveland, TX

"Charlie Lohin, who is always the professional, got so excited about his kitchen that 2 hrs and lunch slipped by before we knew it. Thank you for a great lesson."

-Jeff Singleton, Denton, TX



A STAR IS BORN SERIES

an interview with Jim Karrh,
#2 Salesperson for Fiscal 1997

Laurie: What is your professional/educational background?

Jim: Four years of college.

Laurie: How did you get into this business?

Jim: I was shopping Don Simonson for a mobile home.

Laurie: What skills are required to be successful at this?

Jim: Attitude. And, the ability to recognize a close when one is needed.

Laurie: Was it difficult getting comfortable with our selling system?

Jim: Having been in sales for over 22 years, I simply adapted it to my own style.

Laurie: What motivates you?

Jim: Money.

Laurie: Where would you like to be in 5 years?

Jim: Making a consistent six figure income.

Laurie: Has anyone in the company served as a mentor to you and if so, what did you learn from them?

Jim: Obviously, I had to learn the "tricks" of this particular trade and what I did learn of that, was from John Raine and Don Simonson.

Laurie: If you could be any animal, which would it be?

Jim: A lion. They are the king of the jungle!

***Jim Karrh is a salesperson at our Nationwide Desoto, TX location.**