

HOME Front

A WHOLE NEW BALLGAME!

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

Over the past year, dramatic changes have been sweeping the manufactured housing industry. These changes have reached a fever pitch in the past few months. Consequently, the fate of the manufactured housing industry has been changed forever. How so, and what are the major changes?

First, beginning several years ago, the manufacturing industry began to consolidate. Champion, Cavalier, Oakwood and American Homestar made multiple acquisitions that resulted in a substantial consolidation of capacity. The recent acquisition of Schult by Oakwood is merely a continuation of this trend, as the **Big Get Bigger!**

Second, the strategy of vertical integration, our strategy at American Homestar, has won! Ballgame Over!! Over the past three years, the four vertically integrated companies, Oakwood, Clayton, Palm Harbor and American Homestar, have been recognized as the clear winners in creating shareholder value. Homestar and Palm Harbor have been the fast-track growth stories, and we have out-performed every single manufactured housing company during the 14 quarters we have been public, returning a staggering 70% compound growth in the value of our stock!

Third, the two largest manufacturers, Champion and Fleetwood, threw in the towel and have dived into retailing through an acquisition spree. It is clear that these two companies have reacted for defensive reasons, as the integrated companies continued to capture market share and consistent growth!

Fourth, the site-built homebuilders have started to enter the business. Zaring is in retail with its HomeMax Superstore concept, and Centex has acquired manufacturing plants and retailers. We look for the large home builders to be significant players in our

(Continued on page 7)

The South has Risen Again!

In the continuing growth of our retail organization, the Southern Division, headed by **Sam Rice**, has announced the addition of a new Nationwide Homes location.

The new location, in Alabama. is Nationwide Homes # 76, Tuscaloosa.

RVP **Jan Davis** was contacted at the new location at press time at said that she and General Manager **Les Johnson** were expecting great things from this new location.

Jan also said that we should expect further announcements in the very near future.

In other developments in Alabama, Jan said that Nationwide of Alabama #73 held a "By Invitation Only" sale that was a great success. On one Sunday afternoon Clanton landed 10 approved deals!

need lot info
The invitations were generated in conjunction with the American Homestar Tracker system. And what did this big promotion set the location back for advertising? According to our sources the budget for the promotion was a whopping \$225.00!

Way to go Clanton! Keep up the good work!

President's Club

21st Century News

Telemarketing

2 Manufacturing News

4 Training

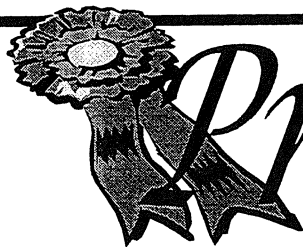
5 Sell That House

8

9

10

FEBRUARY, 1998



Presidents Club

RETAIL STANDINGS as of January '98

TOP 20 SALESPEOPLE	YTD
Nathan "Trey" Webb	562.86
Christi Lancaster	548.01
Randy Wilson	540.16
Minerva Pipkin	530.26
Ronan Ramirez	524.92
Roger Williams	523.88
Jo McBride	517.61
Toby Cooksey	511.96
Crystal Sullivan	507.49
John Wells	498.68
Allen Breedlove	487.02
Anna Wells	482.25
Charles Jerger	459.8
David Dalley	437.66
Daryl Wilkinson	423.36
Billy Wayne Wilkerson	419.26
Joseph Woods	411.42
Pam Colley	410.61
Barry Rogers	409.44
Myron "Tom" Kline	395.1

TOP 10 GMS	YTD
Don Simonson	677.5
Dave Shetler	608
John DeRouen	417
Richard Aranda	396
Dennis Williams	395.5
Brian Shear	374.5
John Raine	357.5
Jim Tiern	334
Carrie Ship	326.5
Mike Levin	316.5

TOP 10 OMS	YTD
Kim Stafford	483
Linda Toombs	439
Gracie Hernandez	367
Peggy Duke	353
Chere Kelley	332
Julia Green	322
Betty Haney	297
Chandra Pannell	262
Renee Bouma	248
Jessica Moulton	247

TOP 5 BMS	YTD
Cathy Jackson	1120
Christine Baker	979
Jack Smith	946.5
Terri Raymond	844
Trudi DeRouen	712.5

Insurance News by Lisa Smith

THE SCOOP ON OUR GROUP

Just like you, our office receives phone calls all day long. In order to increase response time, please use the following list to get yourself or your customers to the right extension:

WESTERN INSURANCE 1-281-334-9xxx (insert the x's from below)

Dealership Questions

Lisa Smith	x776	Training, Supplies, Licensing & General Questions
Susan Ketchum	x775	Quote Questions
Peggy Brummett	x779	Texas Coastal Quote Questions

Customer Questions

Margarett (Margo) Gonzalez	x781	Direct customers with last name M-Z
Molly Pizanie	x777	Direct customers with last name A-L

To dial Lisa Smith, simply combine the two numbers, her direct line would be 1-281-334-9776. The above is suitable for framing, make a copy and put it somewhere handy!

GIVE US YOUR TWO CENTS WORTH!!!!

We must be **crazy** but we're asking for more input. Although we all work for the same company, our systems, procedures & responsibilities are all different. Retail is responsible for selling homes and insurance, financing is responsible for providing loans, manufacturing is responsible for providing the homes and transportation is responsible for delivering the homes. We are responsible for processing and servicing the insurance policies. Unfortunately, our systems sometimes collide. Therefore, we're asking for your help. Call, fax or mail me (Lisa Smith) with any suggestions that might make the insurance portion of your job easier. We can't guarantee acceptance, but we can listen and take to the top!



SIMON SAYS

please complete your insurance paperwork correctly. All of the insurance applications are legal contracts, just like your finance contracts. Therefore, it is imperative that the applications are complete, including effective dates, coverages, location information, etc. Example copies of all applications are included in your insurance reference guide. (If a reference guide is needed, please call me at 1-281-334-9776) Remember, the applications should be complete, except for effective date, prior to the customer's signing. If you have any questions, please call!



CRAZY FOR YOU?

We're going crazy just for you! Lately we have been receiving multiple, original applications for applicants. After investigating, we discovered that these are usually due to corrections of effective dates, addresses, purchase prices, etc. If you send a second application for a customer, please write "Corrected Application" on the front page of the application. Then attach a coversheet indicating what changes were made and why they were made. This will prevent us from calling and interrupting you for the



21ST CENTURY



...good
as
GOLD

21st Century Mortgage CHRONICLE

21ST CENTURY NO. 8 IN TEXAS

In 1997 21st Century was ranked as the 8th largest lender in the state of Texas! It is a big achievement and one to be improved upon. All of the other lenders had to work with scores of dealer organizations to achieve their volumes---**Nationwide** dealers alone made the difference for 21st Century. Based on January and February activity 21st Century should move up in ranking in '98.

RECORD APPLICATION VOLUME!

In February '98, 21st Century received 1,564 loan applications from **Nationwide**---the highest previous month was 1,165 in May '97! (March and April should be record sales months). Also in the quarter, over 75% of **Nationwide** financed sales were purchased by 21st Century---the highest percentage finance penetration yet. In February the credit approval ratio was over 75% at five locations:

<u>LOT</u>	<u>% OK</u>	<u>BM or GM</u>
57	90	Sandy Roberson
77	82	Larry Thomas
84	80	Victor Zamora
42	78	Ronnie Alvidrez
54	77	Pamela Bond

BROKER DIVISION

David Keeney has joined 21st Century as the manager of the Broker Division. This division

works with mortgage brokers around the country to provide financing for manufactured home owners. Keeney joins 21st after a career as a mortgage broker-- including a startup. The Broker Division should originate over \$10 million a month.

BUBBA

Imitation-- Sincerest Form of Flattery

The biweekly payment advantage is catching attention of others. When a major competitor copies one of your programs, it must be because customers are starting to ask.

BUBBA is easier to budget---normally it is one half of a buyer's weekly income.

Use **BUBBA** as a "Half Payment Sale" promotion or in line ads.

BUBBA is better than adjustable---actual interest paid is substantially less.

Be prepared to illustrate the saving---practice making the calculations to convert the biweekly term to a monthly term. Example: 11% loan for 30 years will pay out in 20 years using **BUBBA** (call Rich Ray if this example is wrong).

And, use the testimonial letter from Dr. Byerly of Ocala, FL. (See last month's newsletter).

NEW STAFF---(Still Growing)

Accounting

Missy Connatser

(Continued on page 12)

Lanette Carpenter



The Critical Path to Selling Homes

"The 2nd Negotiation - The Macro View"

Getting the Issues on the Table

What is the purpose of each of these steps?

Negotiation is Negotiation is Negotiation!

Whether you are negotiating an arms treaty with a foreign country or negotiating to sell Lear Jets or negotiating to sell Manufactured Housing, using a proven Negotiation Model is the only way to get **consistent results**.

The Negotiation Model we use at American Homestar is referred to as The Critical Path. It is a win/win negotiation strategy. There are five negotiations that make up this Negotiation Model.

They are:	Negotiation #1	Setting the Agenda
	Negotiation #2	Getting the Issues on the Table
	Negotiation #3	Presenting Solutions
	Negotiation #4	Closing the Sale
	Negotiation #5	Closing the Continuation

Each of the Negotiations must be "won" in order to stay on the Critical Path. The beauty of this system is that when you win the negotiation, so does your client. This month we will examine the second negotiation, "Getting the Issues on the Table."

Negotiation #2

Getting the Issues on the Table - The Macro View

Each step in this 2nd Negotiation represents a building block that needs to be in place before you move on to the next step.

VIII. Gain Agrmnt
Issues are on
the Table.

VII. Gain Agrmnt
Issues are on
the Table

VI. Willing &
Able to Pay:
Mthly Initial
Investment

V. Establish
DBM

IV. Bedrooms,
Floorplans
Special Needs

III. Timing: How
Soon Plan to
Move

II. Placement
Land or Park
Improvements

I. Address Most
Common Issues

8. A. Want them to acknowledge that all their want, needs and budget issues are out on the table.
B. Have gained permission to go to Negotiation #3.

7. A. To know whether they are financiaible.
B. if they are financiaible will they need a large Initial Investment. This effects what homes to show.

6. A. Whether they have the income and Initial Investment to afford a home..
B. What price range home should you show them.

5. A. What has motivated them to come to your location.
B. Identify whether Dominant Buying Motive is Pride, Profit, Love, Need or Fear.

4. A. Determine which floorplans to show them
B. Whether a home will need to be special ordered in order to meet special needs.

3. A. Weether to show them a house that will have to be ordered?
B. Find out why they plan on waiting. This gives you time to formulate a strategy.

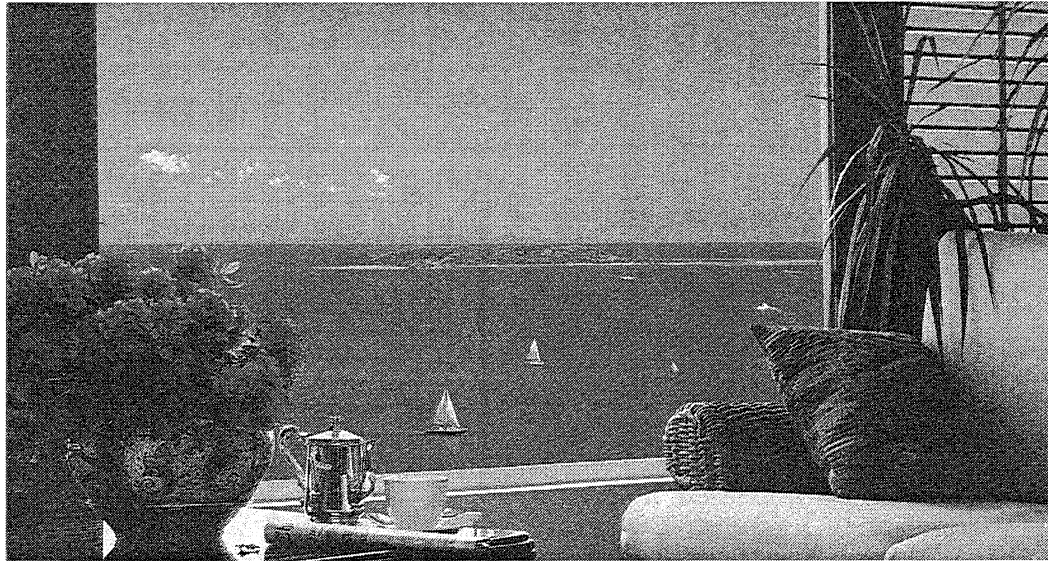
2. A. Private Site Preparation Cost. May need to be added into price.
B. Need to find them Land or Park and How far away (extra cost).

1. A. Build Credibility.
B. Remove their Fear.

(Continued on page 11)

- 1. Reliable Company
- 2. Proven Products
- 3. Dependable Service
- 4. Flexible Financing

1998 Presidents Club
EL CONQUISTADOR
Resort & Country Club



18-24
When: July 14 - 28, 1998

Where: El Conquistador Resort & Country Club, Puerto Rico
El Conquistador is the Caribbean's most complete destination resort offering guest rooms with ocean views, several restaurants, a casino, a championship golf course, tennis, a full service spa, a private island, water sports activities, scuba and sailing expeditions, and 6 pools with breathtaking views of the Caribbean.

Why: To recognize our top Management and Sales Personnel for an outstanding effort during our fiscal year

Who: General Managers reaching the PC Gold level
Top 10 Salespeople who reach the PC Gold level
Top 2 Business Managers who reach the PC Gold level

Join Us For A Vacation in Paradise!

(Continued from page 1)

industry as we look ahead.

Fifth, we are now one of SIX integrated companies, including Fleetwood and Champion. We are also the sixth largest industry Company in terms of stock market capitalization.

Sixth, the smaller, pure manufacturers are scrambling to salvage distribution, and several, including Southern Energy and Patriot, are starting to get involved in retail ventures.

QUESTION: WHAT DOES ALL THIS MEAN TO AMERICAN HOMESTAR?

ANSWER: WE DON'T KNOW!

These changes are so dramatic and significant that it is difficult to predict accurately all of the consequences. The one thing we can be sure of is that the **WORLD HAS CHANGED!** Things will be different, and we will need to be nimble and adaptive in our strategy. We don't have a crystal ball, but here are a few of the challenges we are sure to face:

1. We're going to win! We're going to keep growing 20% plus per year! The Homestar bandwagon will continue to roll! Nevertheless, we're going to have to work *harder and smarter - our competition is no longer asleep!*
2. We can no longer rely on non-exclusive independent retailers. We need to build our distribution base on dedicated channels with a two-prong strategy; company stores and franchises.

We're working hard to develop a plan to grow 8 - 10 new stores per quarter. We're working on new strategies to accelerate the growth of our franchise network. Between the two, we need 300 dedicated stores by the end of the year 2000.

3. We'll face more competition at retail. Six major retailing companies will be competing for most markets. The smaller manufacturers will mean even more in certain markets. The pie will be carved up more ways, and there will be more competition for acquisitions.
4. We'll have excess retail capacity in many markets because large, public, integrated companies won't close up marginal stores - they'll hang in there longer to maintain the point of distribution.
5. As a result, we need to use our retail weapons to out perform the competition. We have better stores, better products, better training, better promotion and better people! We need to use our tools to be efficient, to be effective, and to be better merchants than our competitors.

We have confidence in the Homestar Team! We will continue to fine-tune and adjust our business tactics to meet the challenges of the marketplace. Together, we will continue our record of high growth and strong performance quarter after quarter.

On December 18, 1998, Office Manager Toni C. Brown-Garcia of Raleigh, NC and her husband, Manuel we blessed with an 11 lb. 13 oz baby girl named Daniela. Although she is not yet home from the hospital, she is doing well. The Garcia's wish to thank all for their calls, flowers and prayers.

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

Tom Jewell

Valerie Romberg

General Editors

Dwayne Teeter

Richard Eklund

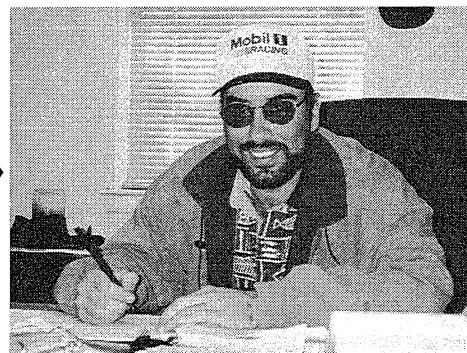
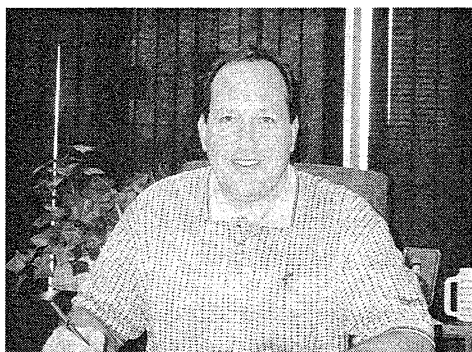
and a cast of 100's!

BURLESON **STAR** NOTES

By *Charlie Lohin*

This 5-year Homestar veteran was recently promoted to Quality Assurance Manager for the American Homestar, Burleson plant. After attending high school in Mansfield Texas, **Tim Hall** sharpened his quality eye at Osh Kosh, a flat bed trailer manufacturer. He soon joined the Homestar, Lancaster plant as a quality inspector. Tim and wife Connie; Homesteads stellar accounts payable manager, reside in Alvarado. Tim spends his free time hunting, fishing and playing golf.

Tim Hall - *Mr. Quality*



A **BIG** Welcome!

A big Burleson welcome to **Jeff Holm**; the newest member of the plant's sales team. Jeff brings valuable retail and finance experience to the position. Jeff graduated from Southwestern Louisiana with a degree in business administration and a letter in football. He joined Dixie Savings and Loan in Lafayette, and then opted for the insurance business. Soon Clayton Homes was knocking on the door. After several successful years at Clayton's Lafayette lot, Jeff, wife Lisa, daughters Katelyn, Alayna, and son Tyler moved to the metroplex. Jeff headed Star Homes in southeastern Dallas County before accepting the position at American Homestar, Burleson. Jeff's free time is split between family, building a new house in Aledo, and playing golf.

Fab 5

1. Nationwide-Amarillo
- 2.a OCV-Lancaster
- 2.b Nationwide-Desoto
- 3.a Nationwide-Odessa
- 3.b OCV-Granbury
- 3.c Nationwide-Austin
- 3.d Nationwide-New Braunfels
- 3.e Nationwide-Burleson
- 4.a Nationwide-Midland
- 4.b Nationwide-Denton

Larry Thomas
Don Simonson
John Raine
Boomer Hilburn
Dan Vance
Dennis Williams
Bill Wakim
Bill Straub
Ron Burnett
Brian Shear

12 Floors
10 Floors
10 Floors
8 Floors
8 Floors
8 Floors
8 Floors
8 Floors
6 Floors
6 Floors

11 Lots Tied For 5th

Seguin, Tyler, OCV-El Paso (46), OCV-820, Azle, Granbury, Huntsville, Lorena, Lufkin, Monroe and Rosenberg.

Great Job!!

LANCASTER **NEWS**

by Owens, Shaw, Green, and Adam Sandler



TOP DOGS for JANUARY:

1. Austin
2. Desoto
3. Nationwide - Gulf
4. Lancaster
5. Tyler

The American Homestar University RAINING Guide



by Laurie Lowery



DANNY KELLEY
WINS BY A NOSE IN FEBRUARY
 Danny Kelley of SC#72 barely edged out SC#42's Jesus Avila for the most

points scored during February's Basic 101 class. Kelley made the grade by studying hard and pulling out a 100% test average. Avila however, placed 1st in the Company Storybook contest in addition to finishing with a 99.33 test average. Wow! Other BIG winners at February's 101 class include:

Company Story Interview Process Contest:

1st Place: **Jesus Avila NW #42**
 2nd Place: **David Brown OCV #82**
 3rd Place: **Neil Mills NW #22**
Byron Allen NW #90
Danny Kelley NW #72
Debra Hooker NW #20
Tom Pritchett OCV #24
Danny Potter NW #35
Todd Dillon OCV #61
Jose Gonzales OCV #82

Feature Benefit Contest

1st Place: **Byron Allen NW #90**
Todd Dillon OCV #61
Rebecca Ray NW #78
Danny Potter NW #35
Jim Whitney Franchisee-OR
David Brown OCV #82
Carol Parker NW #98
Rodney Marseilles NW #20

Highest Test Score: (all 100%)

Danny Kelley NW #72

A STAR IS BORN SERIES

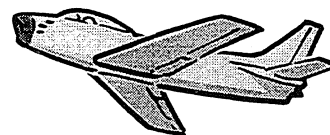
an interview with David Dalley,
#10 Salesperson for Fiscal 1997



Laurie: After graduating from Texas Tech University in Lubbock, how did you come to work in this industry?

David: I have an Uncle, Sam Dalley, in Houston that tried for years to get me in the business. I finally started with his old friend, who owns A-I in

**Congratulations to the
 Top Gun Winners
 for the
 months of**



JANUARY:

Ken Braley - NW #49
Rodney Curry - NW #62
Kathleen Paige-OCV #31
Roy Sanders - NW #78
Brantley Still - NW #28

FEBRUARY:

Jesus Avila - NW #42
David Brown - OCV #82
Todd Dillon - OCV #61
Danny Kelley - NW #72
Danny Potter - NW #35

Dallas in February 1990. I then started with Don Simonson at Nationwide in Lancaster, Texas in September of 1991.

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

David: No. I found it very informative.

Laurie: Do you ever show homes without interviewing the prospect first?

David: No way!

Laurie: What do you feel are skills a salesperson needs to be successful?

David: (1) Know the Company Story. (2) Know your product. (3) Always listen. (4) Get a rapport with your customer.

Laurie: What motivates you everyday to be successful?

David: Money! Every customer that comes through that door is there for a reason. You have to find that out.

Laurie: Have you had a mentor in the company? If so, what have they taught you?

David: Don Simonson. He's a super boss and has taught me everything I know.

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

David: I'd like to be a GM running a supercenter in Dallas.

Laurie: Tell us about life outside Nationwide. Do you have a family?

David: I have a lovely wife and 2 boys, ages 2 & 10. My family is the most important thing to me.

David Dalley is currently a salesperson at our Nationwide #51 location. He is ranked 16th in the company as of January.

Thank you, David!



Sell That House!

Using American Homestar Tracker to Get Your Sales Staff Excited about Your Inventory

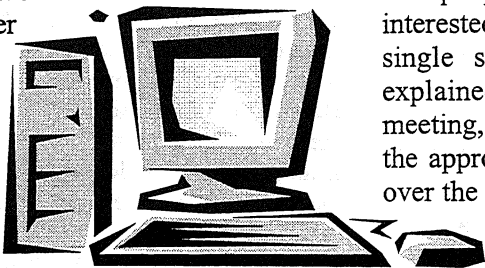
This is the second in a series of articles by Dwayne Teeter concerning the use of American Homestar Tracker's prospecting features. All recommendations assume that the users input their prospects, update their call back sheets and print new call back sheets every weekday morning. If your location doesn't perform these tasks, as they say... "all bets are off." For more information about these activities, see last month's article.

This article explores the various ways you can use the "Customer Listing" and "Mailing Label Filter" reports in the prospecting system to react to changes in your inventory. As you know, you enter each prospect's housing preferences when you initially enter them into the system. In other words, you tell Tracker that they are interested in a new or used home, with a certain number of bedrooms and sections, and it is either high, medium or low end. The reason you do this is so that you can pull prospects back out of the system based on these criteria using the listing and mailing label reports at a later time. Here are some examples of when and how you could do this...

You've Received a Stock Home that You Haven't Inventoried Before:

Let's say you just received your new Oak Creek, 32x76 tape and texture, tiled roof mammajamma house that has an invoice of \$70,000. A G.M.'s job at this time is to get the sales force pumped up about this fantastic new home. The morning after the home is set up, the G.M. can conduct a sales meeting that begins inside the new home. Once there, they should perform a thorough "feature / benefit" presentation of the unit, providing the sales staff with the product knowledge necessary to install value in the customer's minds. Once the staff is thoroughly psyched on this new product, the meeting should reconvene in the office, and the staff should be given a customer listing of all of the prospects who would be interested in this home. This would be

32 x 76? 83
customers, 83
possible sales!

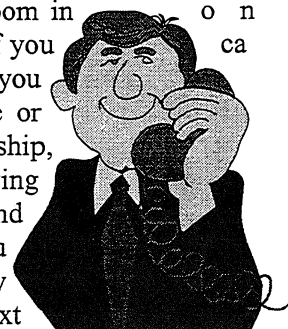


done by going to the customer listing report and filling in a filter of "New, High End, 2 section 4 Bedroom" customers (don't fill in any of the other filter criteria other than the beginning contact date so that you will pull all active status customers). Each salesperson will then have in their hands all of the necessary information it will take, including all past call-back histories, to make a professional, intelligent call. The balance of the sales meeting should be occupied by discussing the proper approach for "selling the appointment" over the phone.

If you receive a home that is very common, and you don't want to provide your sales staff with a list of hundreds of prospects to call, you can instead create a mass mail-out and use the same filter criteria on the "Mailing Label Filter" report. The mail-out could include a form letter, a buying incentive such as a gas coupon or certificate for free skirting, and a copy of the floor plan. Folks, these little extra activities will put money in your pocket!

You Are Taking A Home in on Trade and It is Still in the Field

Let's say that you have just agreed to take a used 14x70, two bedroom in trade for a new home sale. If you can sell the used home on site, you can avoid the added expense or moving it to the dealership, refurbishing it, paying commission to resell it, and paying to redeliver it. You can save THOUSANDS by selling it today. In your next day's sales meeting, provide the salespeople with a list of all of the prospects interested in a used or repossessed, two bedroom, single section home (using the methodologies explained above). Describe the home in the meeting, pass out pictures if possible, and talk about the approach you will take to sell the appointment over the phone. You'll get the sales staff competing against each other if you take this "sales meeting" approach!



Aged, Diseased, Decrepit Inventory - If you have some older homes on your location and you want to target them for sale, pull up a list of those interested in that type of home, have a sales meeting and pump

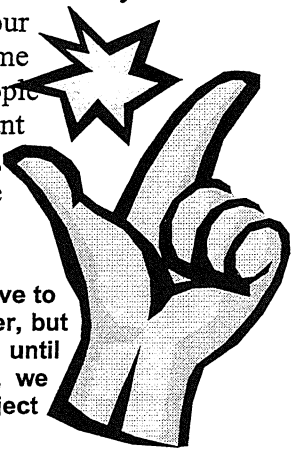
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everyone up with an adequate incentive!

Remember, as last month's article said, in order for your implementation of Tracker to be successful, you've got to give the salespeople something back for their efforts. These scenarios exemplify this approach in that the salespeople give you their prospects housing information, and you reward them by reacting to changes in your inventory with this same information. When salespeople know why the data is important and how it can benefit them, they become a lot more concerned with its accuracy!

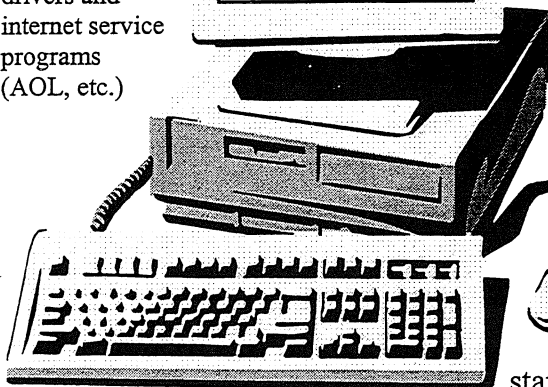
Next month's article will also have to do with Prospecting with Tracker, but because we don't do anything until the very last minute (or later), we have no idea of the specific subject matter.



Hot Tip!

Avoid loading communication software that conflicts with your E-Mail such as fax drivers and internet service programs (AOL, etc.)

**From the
Computer
Desk**



**American
HomeStar
Tracker**

Larry is no novice to the manufactured home industry and he assured us that Tracker is the best system he has seen.

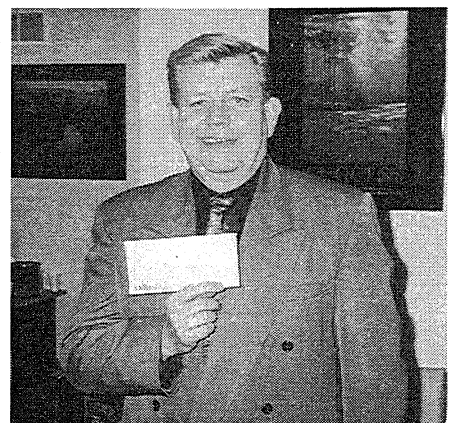
Also during this class, Nationwide veteran, **SaDonna Rogers** from

The Pen is Mightier than the Sword, but the Computer has them both Beat!

In February two Tracker Training courses were held in the Austin Training Center and in addition to two training sessions we held for personnel in Manufacturing. Thanks to **Jim Moravec** in Manufacturing for his excellent presentation of the new software being introduced in the service areas for manufacturing.

Jim is the master-mind behind the new Manufacturing Service Program, ServStar and based on the presentations and hands-on instruction sessions held in Austin, American Homestar has a real winner! Congratulations Jim!

During the two Tracker Training Seminars in February, we had two new stars and a veteran showing their Tracker skills. In the first session, **Larry Reynolds**, General Manager at Location #9 in North Carolina came through with flying colors and a nearly perfect score!



Larry Reynolds displays his gift certificate for an excellent performance.

(Continued from page 5)

Lanette Carpenter, Continued

The first step in this 2nd negotiation is "Address Most Common Issues." Research has shown that people who are making a major purchase share four common issues.

1. They want to know that they are dealing with a stable, reliable company.
2. They want to know that they are buying a quality product.
3. They want to know that the company they purchase from can and will service the product after the sale.
4. They want to know that the company they purchase from has flexible financing programs that will fit their unique needs.

After the cover page, the next five pages in our company story book address these common concerns. We have developed verbiage to go along with each page so the salesperson relieves anxiety in the client. When a salesperson "flies by the seat of their pants" on the company

(Continued on page 12)

(Continued on page 12)

(Continued from page 11)

Lanette Carpenter, Continued.

story, they can accidentally say something that creates anxiety instead of relieving it.

The second step starts the interview process and is coordinated with the Site-Locator Program page in the company story book. this step identifies land issues. It answers the question "Do they have or need a site to place their home?" or "Do they need help with private site preparation.

The third step is also coordinated with the Site-Locator Program page and identifies how soon the client plans on moving. Usually, if the client feels there is an obstacle in their way, they will voice it at this time. They will say, "We have to wait until (whatever)."

The fourth step is coordinated with the Homefinder Assistance Program page. It identifies what their bedroom, floorplan likes and dislikes and special needs are in a home. This information is vital in order to ascertain which homes to show.

The fifth step identifies whether the client's dominate buying motive is Pride, Profit, Love, Need, Fear or a combination of several. In other words, what has motivated this client to walk into our display center. The question that identifies the "DBM" is; "What is it about where you're presently living that you're dissatisfied with?"

The sixth and seventh steps are coordinated with the Financial Considerations page. Those steps identify what kind of financial conditions the client is in. Whether they have the debt to income ratio available to purchase a home. Whether they are credit worthy to purchase a home, and if so, what price range home you should be showing them.

Step eight lets you know that the client acknowledges that all their wants, needs and budget issues are out on the table.

Once you have gained their agreement that all the issues are on the table, you have won this negotiation. This also means that the client has won as well and you are on your way down the critical path to a sale.

Next Month - Negotiation #3, Presenting Solutions

(Continued from page 4)

21st Century Continued

Administrative

Kathy Jones—Switchboard

Cyndie Van Schaick

Denise Xayasane

Credit (Troy is staffing to stay ahead of growth)

Miranda Bales

Stacey Morton

Brett Carter

Molly Xayasane

Rob Clark

Direct Lending

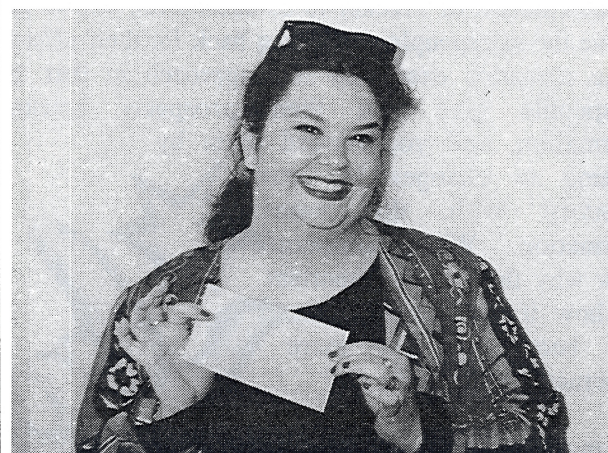
Richard Ledbetter

Marketing and Field Service

Jim Rea

(Continued from page 11)

Nationwide Location 88 joined the Tracker Ace club by scoring a perfect score on the tests!



SaDonna Rogers accepts her gift certificate for joining the Tracker Ace's Club!

In the second February Tracker Training class, **Lee Ann Breaux** from Nationwide Location 16 made the Louisiana contingent proud by coming in first in her class and scoring near perfect on the tests. Now if we could just get her to stop chewing gum during class! And our apologies



Lea Ann Breaux shows off her reward for an outstanding performance! Way to go Lee Ann!

for making you miss the Fat Tuesday parade. There's always next year!

Need Tracker training, call to Austin office to reserve a seat in an up coming class.