

HOME *Front*

A Monthly Publication of
AMERICAN HOMESTAR

The Home Stretch...

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

As April ends and May begins, we are entering the "home stretch" of our fiscal year 1998 financial performance. For 15 quarters, we have set new records for revenues and profits and we have met or exceeded Wall Street's expectations every time! With the hard work and dedication of every member of the Homestar team, we expect to extend that streak to 16 quarters very soon.

Every year, the extra "home stretch" tradition at fiscal year end makes the 4th quarter our best of the year, and the month of May our top month of the whole year. We are counting on another "take no prisoners" stretch drive to set new records for this year's closing quarter and month!

The real issue, though, is building momentum for our new year, fiscal 1999. Each year, we "raise the bar" with our financial performance. Each year, we must "step up to a new level" in terms of size and performance. As we hit the ½ billion revenue milestone for fiscal year '98, we are already thinking about next year. Beginning June 1, "\$150 million plus" quarterly revenue targets and \$10 million plus" quarterly pretax profit targets will be routine. We are excited about the challenge, because over the past year we have acquired the plants, opened and acquired the sales centers, and expanded and improved our organization to achieve these new, higher performance standards.

Thanks to all of you on the Homestar Team, we look forward to continuing to build our record as the fastest growing manufactured housing Company in the nation!

Retirement Savings Plan Enrollment Time!

Everyone wants a secure retirement. That's why American Homestar Corporation has included a retirement savings plan as part of its benefits package. While Social Security is a good base to get started, studies show it may only cover half your retirement needs. The rest must come from somewhere else - like your 401(k) retirement savings plan.

The 401(k) is the most popular retirement savings plan in our country today, and for a number of good reasons. First of all, the company matches a portion of your contribution. Secondly, the money you contribute and your plan's earnings are not subject to Federal Income Tax until withdrawal. And, your contribution is handled conveniently through payroll deduction.

Each company facility is being provided with Employee Enrollment Kits in both English and Spanish plus a very informative video explaining the American Homestar 401(k) retirement savings plan. Local enrollment meetings will be held during late May and early June for all Associates, including those already enrolled. For additional information contact your supervisor or Human Resources Department.

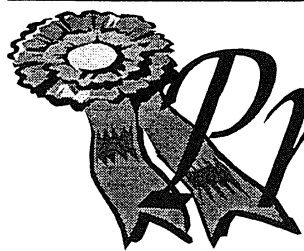
Enrollment is open only twice a year. Associates currently enrolled in the plan may elect to increase their contribution during the enrollment period. To be eligible to participate in the plan an employee/associate must be at least 20 1/2 years of age and have completed one year of service on or before June 30, 1998.

President's Club
21st Century News
Training

2 Telemarketing
4 Manufacturing News
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APRIL, 1998



Presidents Club

RETAIL STANDINGS as of March '98

TOP 25 SALESPEOPLE			
SALESPEOPLE	LOT#	YTD	
Charles Jerger	51	1147.7	<i>prorated 9/9/97</i>
Christi Lancaster	51	751.89	
Jo McBride	59	745.59	
Ronan Ramirez	96	744.74	
Toby Cooksey	60	737.75	
Harrison Hebert	15	732.7	<i>prorated 11/17/97</i>
Randy Wilson	79	724.2	
Vincent Barbour	7	696.7	<i>Prorated 9/1/97</i>
Nathan "Trey" Webb	93	682.28	
Allen Breedlove	55	674	
Roger Williams	74	671.98	
David Dalley	51	611	
John Wells	94	596	
Minerva Pipkin	78	584.83	
Shannon Munns	51	584.73	
Anna Wells	49	580.71	
Robert Stevenson	51	578	
Jeremy Hickerson	57	575.9	<i>Prorated 7mos</i>
Floyd Palmquist	79	572.6	<i>Prorated 11/17/97</i>
Daryl Wilkinson	57	555.36	
Joseph Woods	51	553.41	
William Coyle	17	546	
Craige Bryant	90	527.5	<i>Prorated 7/7/97</i>
Joe Crisp	26	523.6	<i>Prorated 8/22/97</i>
Billy Wayne Wilkerson	48	508.29	

TOP 10 GMS	YTD
Don Simonson	1105.5
Dave Shetler	894
Dennis Williams	831.6 prorated 8/97
John Raine	601.5
Carrie Shipp	573.3 prorated
Richard Aranda	560.5
Mike Levin	552
John DeRouen	533
Paul Taylor	500
Jim Tierney	545

TOP 10 OMS	YTD
Linda Toombs	816
Kim Stafford	670
Gracie Hernandez	486
Betty Haney	442
Chaundra Pannel	440 prorated 8/97
Dottie Moore	437 prorated 7/97
Chere Kelley	434
Belinda Humphrey	406
Dana Tideman	394.4 prorated 7/97
Julia Green	394

TOP 5 BMS	YTD
Cathy Jackson	1500.5
Christine Baker	1319.5
Jack Smith	1150.5
Terri Raymond	983.5
Trudi DeRouen	833.5

The points above reflect proration and bonus points. More detailed information will be in your Friday pack. IF YOU HAVE QUESTIONS ABOUT YOUR POINTS, FAX THEM TO 281-334-9737. I CANNOT SPEAK TO EVERYONE. Thank you and good luck! -Laurie Lowery

Insurance News by Lisa Smith

WESTERN'S WORKINGS!!!

I've decided to take a moment to explain what happens to the insurance paperwork once it reaches our office. Once the applications are received in the mail, the following paper trail occurs:

- Customer is entered into Western's computer system
- A file is made for each application
- The file then goes to one of our underwriters
- The file is checked for complete information and correct rating.

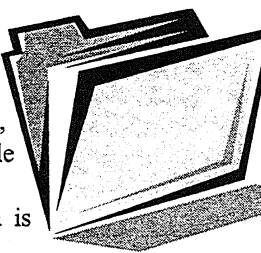
If there is a problem with missing information or rating, the correct information must be obtained before the file can be passed on.

- Once complete, the file goes to our processor and is entered into the insurance company's computer.
- Once processed, a copy of the policy is generated to the insured and the lienholder.
- The file then goes to accounting to be invoiced.

As you can see, each application must pass through many hands before a policy is issued. When applications are completed perfectly, it still takes us at least 7-10 days to complete the process. However, when additional information must be obtained, the process can be delayed by a week or more. The following items may delay the customer's policy from being sent & require additional work on your part:

- Incomplete information
- 2 or more identical applications received on the same customer without explanation
- Incorrect rating
- Figures that change after quick quotes are given
- When underwriting questions are answered "yes" and prior approval is not received
- Not receiving the applications on time. Physical damage and extended service should be sent within seven days of the delivery date. Credit life should be sent within seven days of the contract date.

Hope this helps you understand us a little better!!!

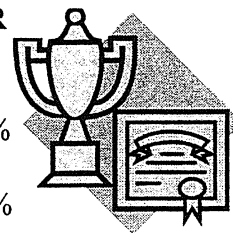


REGIONAL 3RD QUARTER PENETRATION WINNERS!!!

Physical Damage - Region 3 - 95%

Credit Life - Region 3 - 67%

Extended Service - Region 4 - 81%



EMPLOYEE SPOTLIGHT

The next person that I would like to introduce from Western is **Janice Higginbotham**. Jan has held many hats over the years. Currently, a large portion of her time is spend assisting me. She is a great assistant. Her experience here at Western is a great benefit.

Jan began with Western in 1984, as an accounting assistant. She then moved to customer service. However, in 1990, she left Western for some much deserved R & R - but she couldn't stay away. She came back part-time in 1992 and has used her knowledge to go from receptionist, to typist, to credit life processor & currently assistant. She says that her favorite part of her job is calling our locations for assistance. Apparently ya'll have made quite an impression. All in all, she's our angel. However, our angel does have a life outside of Western. Her favorite pastime is fishing. Give her a fishing pole and she's in heaven. She also has a wonderful family. Her baby is her toy fox terrier, Foxy. This little girl has a queen's life and is Jan's pride and joy.

Jan does have a few other members that we need to mention. She has two wonderful sons, two beautiful daughter-in-laws, and three grandchildren.

However, come about November, even Foxy may be playing second fiddle when Jan becomes a Great-grandmother for the first time. She's already buying out the baby stores. Now, the only thing that we need to find for Jan is a retired Fisherman. If you know of any, please give us a call!!!



All Hail the Tracker Top Guns!

And they keep on learning! Congratulations to **Dallas Couch**, General Manager (left, above) and **Linda Pritchett**, Office Manager (left, lower), both of Lot 89; the co-winners of the Tracker Top Gun for the first April Tracker Training! What a team they make! At the right is **Laquitta Porter**, Office Manager of Lot 85 for her near perfect score over the two days and four tests of the second April Tracker Training! Way to go!



21ST CENTURY



...good
as
GOLD

21st Century Mortgage CHRONICLE

LAND HOME TIPS--CONTINUED

TIP NUMBER ONE

Read the 21st Century Concepts of Credit Workbook. Examples of forms with detailed explanations are in the workbook.

OPENING A LANDHOME FILE

When an application for a Land/Home loan is approved, 21st Century will fax to the sales center three documents:

- 1) Land/Home Calculation Work Sheet
- 2) Property Inspection Certification
- 3) Acknowledgement of Non-refundable Fees Paid.

This initial fax will also include instructions for additional documents required to "open" the file in the Land/Home Processing department:

- 1) Sub-contractor estimates addressed to the customer (see last month's article) for each improvement requested via the homebuyer
- 2) Documents needed to satisfy credit conditions
- 3) Copy of the homebuyer's Warranty Deed or the Real Estate Sales Contract
- 4) Manufacturer's invoice or manufacturer's
- 5) Name, address and phone number of Title insurance company the sales center wants to use
- 6) Proof of initial down payment deposit (minimum \$500)

All of the above items must be executed and returned or faxed to the Land/Home Department in order to officially "open" the customer file.

At the same time 21st Century faxes the information to the Sales Center, copies of a Truth-In-Lending Letter, Truth-In-Lending Disclosure, Good-Faith estimate, and Affiliated Business Disclosure Notice will be forwarded to the homebuyer. By following the Process of Land/Home Closings Check List you will avoid missing any critical step.

PROCESS OF LAND/HOME CLOSING CHECKLIST

A. Open File - Fax 800-210-0164 to your Credit Manager for approval;

1. Land/Home Calculation Worksheet
2. Sub-contractor estimates for all improvements
3. Property Inspection Certification
4. Acknowledgement of Non-refundable Fees Paid Form
5. Documentation required to satisfy credit considerations
6. Copy of Warranty Deed or Sales Contract
7. MFG Invoice or Purchase Order from manufacturer
8. Name, address and phone # of Title Insurance Company
9. Receipts for down payment

B. 21st Century Loan Processor

1. Orders appraisal
2. Orders Title insurance commitment
3. Confirms appraisal equals or exceeds Sales Price, or required value in the case of land-in-lieu
4. Reviews Title insurance commitment conditions to verify 21st first lien
5. Fax Closing Form to Sales Center
6. Requests schedule of fees from title company

C. Closing Loan

1. Dealer fax completed Closing confirmation form to 21st Processor
2. Receive schedule of fees from Title Company
3. 21st prepares Installment Contract and fax to Sales Center for OK
4. After Sales Center approves Installment Contract, Loan Processor send to Title Company
5. Title Company notifies homebuyer, dealer, and property owner of closing time and place

D. State Funding Deals - payment will be made when:

1. Invoice Transmittal Form signed by homebuyer and Sales Center
2. Contractor invoice received (an amount less than estimate)
3. Site Inspection Form is received by Processor
4. Contractor Tax ID number provided to 21st on a W-9

NOTE - Check may be sent to Sales Center or directly to Contractor

E. Final Funding done when all documents and property completion received, and telephone interview conducted.

The American Homestar University RAINING Guide

by Laurie Lowery



RECORD SET AT 2ND APRIL 101 CLASS

The April 13th-16th Basic 101 class was unusual right from the start. **Sam Rice's** South Division had eight General Managers in attendance, raising the competition level for Top Gun to an all-time high. Prevailing in the fight to be in the top five were three...count 'em three...attendees from our Nationwide #64 store, GM **Jeff Herholz** and salespersons, **John Posey** and **Gus Gregoso**. All three placed in the role playing contests in addition to scoring 100% on all of the exams, creating a company record for the most Top Guns from one location in a class. **Lanette Carpenter** commented that "these guys were quizzing or role playing with one another on every break and after class. Their dedication not only earned them the "Top Gun" awards but also the respect of their peers and superiors." When asked about the class, GM **Jeff Herholz** remarked, "Honestly, I didn't want to go. I had too much to do at my location. But, it was absolutely the best use of my time." Franchisee **Jody Welch** from Livingston and NW #18 GM **Dean Whaley** rounded out the five best.

SORRY FOR THE MISPRINT



North Carolina RVP **Bobby Sauls** was accidentally left off the list of Top Guns from the February 2nd-4th Basic 101 class. Congratulations! So sorry for the oversight!

GMs HAVE CLASS, TOO!



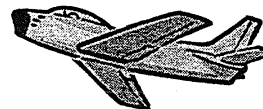
More and more GMs are attending Basic 101 class to improve their knowledge of our "selling system" and build skills as trainers. Though it may be hard to make the time to spend 4 days away from the sales center, many GMs have made the sacrifice and reaped the benefits. Here are their comments....

"The 3 most important things I learned in class were (1) the value of teamwork, (2) the value of a good selling system and (3) the higher your level of enlightenment, the greater your degree of success"

Don Cox, GM #13

"I think the seminar really gets deep into under-

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



April 6th - 9th:

Esther Cass - #46

Don Cox - #13

Bossier City - #74

Alan Hickman - #33

James Wheeler - #79

April 13th - 16th:

Gus Gregoso - #64

Jeff Herholz - #64

John Posey - #64

Jody Welch - #F31

Dean Whaley - #18



GMs HAVE CLASS, TOO! continued

standing what you are really doing in different situations with different clients."

Don Pickard, GM #5

"This was by far the best training I have ever attended and I have been in this business for over five years. Very deep in not only basic knowledge by why customers do and behave the way they do. EXCELLENT!"

Keith Startz, GM #91

"EXCELLENT! Because of the time and information given, it would be extremely beneficial if the training department had a staff of regional trainers to follow up and reinforce the best training I have seen or experienced in my 18 years in the business."

Bill Wakim, GM #90

"This seminar is a great tool to help grow better salespeople and managers. I felt the seminar covered a great deal of information from several different areas of the industry i.e. featuring/benefitting to closing skills to the factory tour. Additionally, meeting my peers and receiving insight from them will be extremely helpful"

Patricia Gillian, GM #71

"I wil definitely have every salesperson in this class. After seven years in the business, this is a very informative and well taught class. I gained more knowledge of the proper way of overcoming clients real concerns. THIS IS WORTH EVERY SINGLE PENNY IT COSTS. TREMENDOUS BENEFIT."

Jeff Herholz, GM #64

"No matter how many years you do something you can continue to learn and grow in your industry. You can never lose sight of training techniques that keep you in touch with your customers, because they are what it is all about - period!"

Jade Clabough, GM #72

(continued on page 7)

1998 Presidents Club

EL CONQUISTADOR

Resort & Country Club



When: July 18-24, 1998 (Correct Dates!)

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

Join Us For A Vacation in Paradise!

about this newsletter...

Published in Austin, Texas on no particular day of any given month.

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



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

Manufacturing Editors

Tom Jewell

Valerie Romberg

General Editors

Sara Carver

Richard Eklund

Lanette

The Critical Path to Selling Homes

Carpenter

T.O. = TEAM OPPORTUNITY

Recently I taught a Basic 101 class for franchises in the Northwest. We were discussing the concept of T.O.'ing (which means that the salesperson turns the client over to the manager).

During this discussion, one of the salespeople said, "I came over from a different industry and the company I used to work for referred to T.O.'ing as a TEAM OPPORTUNITY." What an excellent way to look at the T.O. process.

The T.O. process is a very important part of the American Homestar Selling System.

There are several reasons why getting the Manager involved makes sense.

First, let's examine this scenario: The client has told the salesperson that they had more money to put down than they actually have and now they are embarrassed to tell the truth. If the Manager enters the picture and the salesperson leaves, this gives the client an opportunity to change their story without embarrassment.

Second, a Manager is perceived to be an authority figure and usually carries more weight with the client than the salesperson does.

Third, it's MAGIC! I don't understand why, but for some unknown reason when a new face comes in and asks for the sale, many times the client says YES!

Fourth, Two heads are better than one. It doesn't matter if it's football or tennis, in professional sports, there are the players and the coach. The players know that no matter how good they are, they need their coach. They don't simply accept their help, they seek their help. It's all part of being a team player.

The *TEAM* concept is very prevalent in the American Homestar family. We believe that *Together Everyone Achieves More*.

(continued from page 5)



JERGER TIES RECORD FOR HIGHEST PG!

It makes sense that our flagship retail store should play host to our #1 salesperson YTD. After all a store is only as good as its staff, right? Well, **Don Simonson's Oak Creek Village #51** should be flying high after **Charles Jerger's** record tying month in March. Mr. Jerger closed 8 deals this past month (7 of which were new), for over \$70,000 in payable gross, a feat only equalled by new GM **Trey Webb** in August of 1997. The newsletter staff was tipped early on in regard to Jerger's awesome accomplishment by location Business Manager, **Cathy Jackson**. Ms. Jackson remarked in her fax that "we are all so proud of Charles and wanted to make sure everyone was aware of what a great job he did in March." The "great job" earned Charles 199 Presidents Club points and catapulted him into first place YTD with only 7 months back in sales. Congratulations, Charles. We'll see you in Puerto Rico!

April is Proclaimed Manufactured Housing Month in Alabama



David Brewer, Secretary of the Board of Directors of the Alabama Manufactured Housing Institute, is pictured with Sherry Norris, AMHI Executive Director, and Governor James as he signs a proclamation stating that April is Manufactured Housing Month in Alabama.

In conjunction with the proclamation, the Advertising Committee, of which David Brewer is the chair, is amidst a state-wide promotion on television and radio, called "Parade of Manufactured Homes". Part of the program included each member retailer receiving banners which tie-in with the commercials.

Member retailers were asked to tie-in a "sale" or a "special" to promote the parade campaign. The designation of "Manufactured Housing Month" occasioned the publication of this photo in five of the largest papers in Alabama, and may be run again in the middle of the month.

American Homestar/Burleson Product Update

Old border numbers 8123, 7141, and 6004 have been dropped. Please pull them from your product books.

Model numbers 768, 776, and 752 have been discontinued. Retail-sold units will be honored through May 31st!

Once an Option.....Now a Standard!!!

1) *Fully Lined Overhead Cabinets:*

- Clean, white interior makes cabinets look bigger
- No need for shelf paper
- Melamine lining is easy to clean

2) *Adjustable Shelves in All tall Cabinets:*

- Shelves move to accommodate your supplies
- Shelving moves in a blink
- Eleven different adjustments to fit any item
- The top shelf can be lowered for use by the shortest of customers

3) *Tip-Out Storage Trays at the Kitchen Sink:*

- Hide those ugly Brillo pads
- Efficient use of space
- Plastic tip-out tray resists moisture

And the "NEW"...

...*Sun Burst Steel Insulated Door...*
.....*Standard*

1) *Looks Great:*

- Brass window accent matches brass entry light

2) *Fully Insulated:*

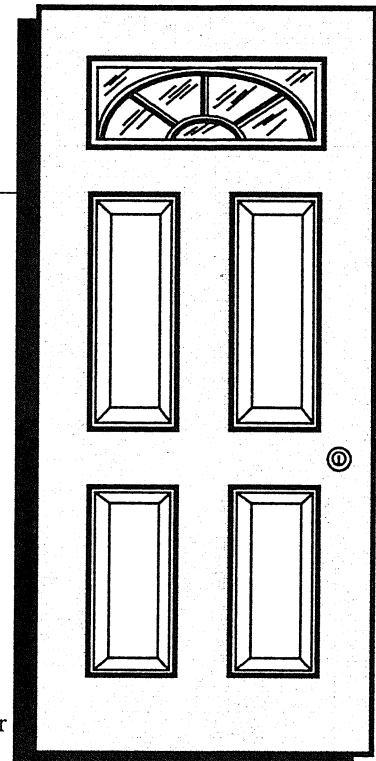
- Saves energy
- Keeps home quiet

3) *Sun Burst Window:*

- High enough to deter prying eyes
- Keeps entry foyer bright

4) *Full 36" x 80" Size:*

- Tall folks won't duck when they enter
- Makes moving-in easy



Fab 5

1. Nationwide-Abilene
2. OCV-Lancaster
- 3a. OCV - Las Cruces
- 3b. Nationwide-Amarillo
- 3c. Nationwide-Desoto
- 4a. OCV - Granbury
- 4b. Nationwide - Austin
- 4c. Nationwide - Burleson
5. Nationwide - Odessa

- John DeRouen
Don Simonson
Allen Crawford
Larry Thomas
John Raine
Dan Vance
Dennis Williams
Bill Straub
John Crow

- 32 Floors
30 Floors
24 Floors
24 Floors
24 Floors
20 Floors
20 Floors
20 Floors
18 Floors

Great Job!!

WHAT'S NEW WITH LANCASTER?

UPGRADE CARPET STANDARD

THAT'S RIGHT, WE HAVE UPGRADED OUR STANDARD CARPET IN ALL OF OUR HOMES, INCLUDING OUR L.E. SINGLEWIDES. THE OLD STANDARD CARPET (GULF PORT) WILL BE DISCONTINUED IN THE NEAR FUTURE AND SAHARA WILL BE THE NEW STANDARD CARPET. WE HAVE ADDED PUEBLO AS THE 1st UPGRADE AND WILL CONTINUE TO OFFER BOURBON STREET AS OUR 2nd UPGRADE.

NEW CARPET PROGRAM

Standard--**SAHARA** 10oz. Sculptured, Scotchguard protectant, Cut Loop.

1st Upgrade--**PUEBLO** 12oz. Sculptured, Scotchguard protectant, Plush Feel for Cut Loop, 5 year Stain Release.

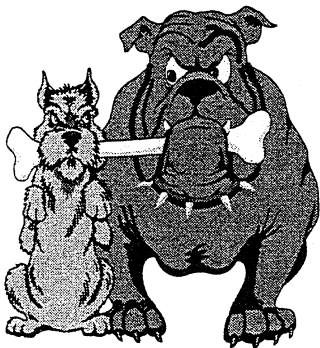
2nd Upgrade--**Bourbon St.** 18oz. Plush, Scotchguard, 5 year Warranty, 5 year Stain Release, (Shipped Loose).

These carpet selections are based on a Good, Better, Best concept:

- Better Visual Appearance/Better Value
- Higher Customer Satisfaction
- True Upgrade Package (Good, Better, Best)
- 10oz. Standard, 12oz. 1st Upgrade, 18oz. 2nd Upgrade
- Longer Lasting, Durable

IMPORTANT NOTICE *** SAHARA CARPET WILL BE RENAMED TO RICHLAND*****

TOP DOGS for MARCH:



1. Oak Creek Village - Lancaster
2. Oak Creek Village - Azle
3. Nationwide - Tyler
4. Nationwide - Longview
5. Nationwide - Austin

Don "The Simonizer"
Carrie "The Captain" Shipp
Dave "You D'Man" Fortriede
Mitch "Money Bags" Brown
Dennis Dominating Ben White

LANCASTER HAS DONE IT AGAIN!

Take a look at this!!!

Model 551 (See next page)

LANCASTER (Cont.)

by Owens, Shaw, Green, and Adam Sandler

MODEL HS551

28' X 52' (2075 SQ. FT.)

3 BEDROOMS, 2 BATHS

20cu ft Refer
Dishwasher
Deluxe Range
Single Lever Faucet
Shut Off Valves
Detachable Hitches
Dormer/Shutters
Cottage Rear Door
Total Electric or Gas
B&W for Ceiling Fan In LR
Chandelier
Designer PKG
Deluxe Drawers
Linen Cab Mbatb
Lino Entry
Border LR/DR

LANCASTER HAS DONE IT AGAIN!

Take a Look at This!!!

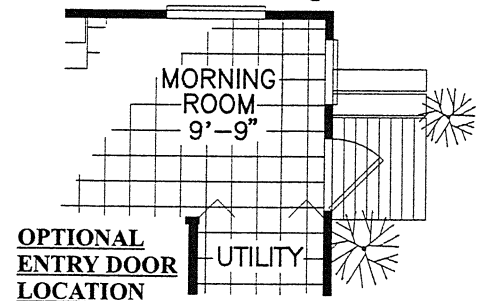
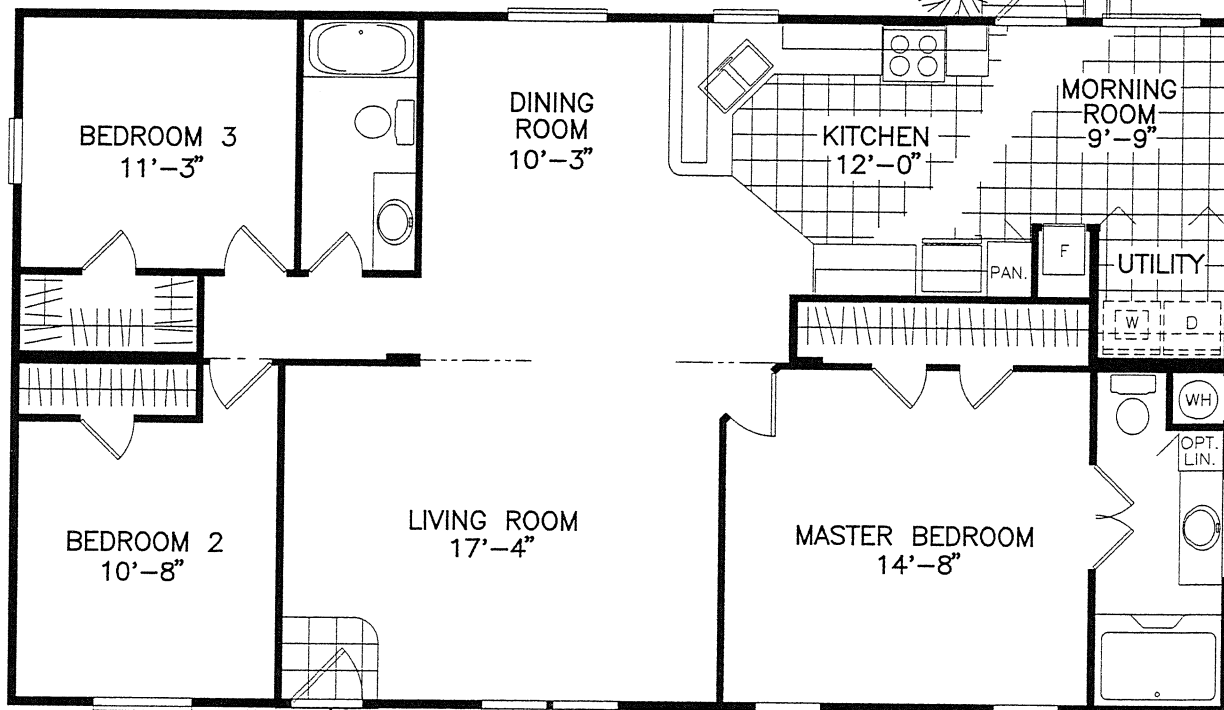
This could be YOU!!

Not only are we giving you all the value with this home, we are also promoting this home with a **Special Retail Price, Financing Program**, as well as targeted **Television Advertising** in you market area.

Furniture Packages have also been put together to showcase this home on your Sales Location.

Do not pass up on the opportunity to get your sales where you deserve them to be.

AMERICAN
HOMESTAR
 LANCASTER DIVISION



Don't Miss Out!!! Get Yours on Order Today!

Call Paxton or Owens at: 972-230-3995 or FAX at 972-230-3998
 Good Luck, Good Selling. Your Lancaster Sales Team.

UNDER THE OAKS

By Charley Boyer

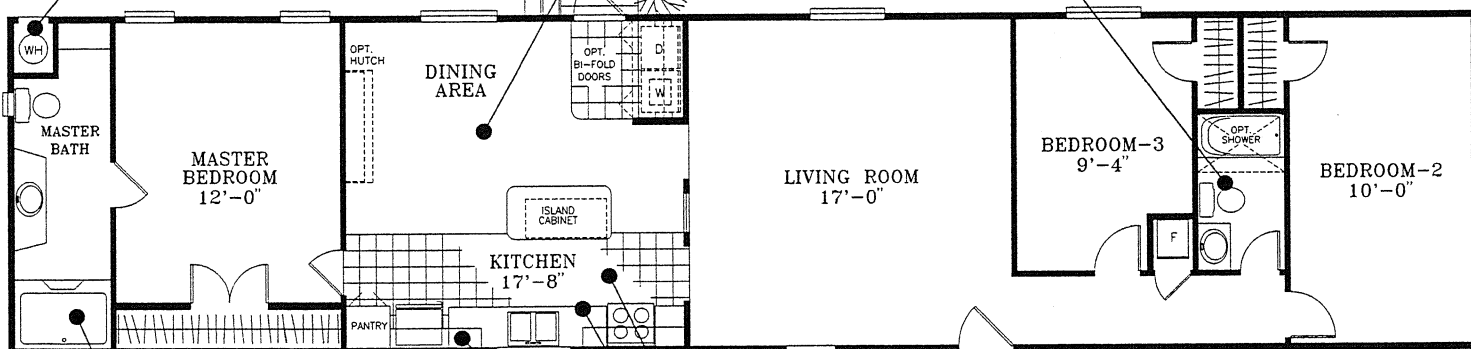


Southern Star "Limited" Model 1701 is a Hit During March Meeting!

All Water Distribution Lines Are CPVC (white pipe)
With new Fusion Fitting Connections to Prevent Leaks!!
Water Heater "Safety Guard" Drip Pan

Tilt-out Kitchen Sink Drawer Storage Mini-Bins!! Standard in All Kitchens!
Nationally Famous, High-Quality "Moen" Faucets are Standard in Kitchens and Baths!
Moen Single Lever Kitchen Faucet is Standard!!

Residential "Elongated Commodes" are Standard in All Baths!!
Chrome Commode Water Risers w/Chrome Shutoff Valves are Standard in All Baths!!



All Shower and Tub Shower Moen Faucets Include "Anti-Scalding" Valves to Avoid Hot Water Burns When Other Fixtures Are in Use!!



MODEL 1701 18' X 80' (1330 SQ. FT.) 3 BEDROOMS, 2 BATHS

Solid Oak Cabinet Doors Are Now Standard in All Kitchens and Available as an Option in Bathrooms.

The Ever Popular "Drawer-Over-Door" Cabinet Designs Are Standard in All Kitchens.

Distinctive residential Cabinet Details Featuring:
Adjustable Overhead Cabinet Shelves in the Range Area!
New Decorator Moulding Accents the range Overhead!
All White Interior Finishes!
Bright Brass Cabinet Pulls!
Spice Racks in Range Overhead Area!



Other Popular Features:

- Carpeting installed over 1/2" rebound pad and secured with tack strip (no staples).
- Bedroom lights are standard.
- All exterior windows are trimmed (no exposed nails or screws).
- 1 1/4" dia. wooden closet rods
- Bathroom exhaust fans

The March General Managers Meeting for Nationwide Housing Systems marked the introduction of the newest product line for Oak Creek Homes! We call it Southern Star "Limited" and you can call it "Mega-Wide" or "Best looking 18 Wide in the Southwest! Whatever we call it, you can be assured this monster 18X80, with an affordable price, will dominate the single section sales this year! To date we have received over 65 orders for this home as a result of the mini-show!!!!

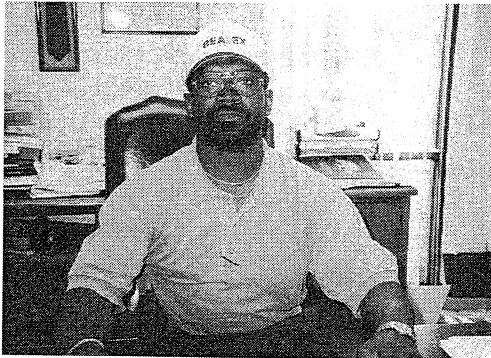
After a year of design and coaxing from Chuck Carney Jr., we finally developed this great product for your tight budgeted customers! We call it limited because the product is designed and priced to meet the needs of those customers who can't afford our other 18 wide homes. Limited also means the product has a very short list of optional features available to assist you in keeping the home affordable! If your customer wants and can afford nicer features, you can step them up into the other popular 18 wide product lines!

Order this home two-at-a-time to avoid the production delays of late spring and summer!!!

UNDER THE OAKS

By Charley Boyer

(Cont.)



SPOTLIGHT ON EXCELLENCE "B.C. SMITH - PRODUCTION MANAGER

B.C. Smith is the man in charge! Numero uno! Big cheese of Production! And general good guy at Oak Creek when it comes to producing the best quality manufactured home in the Southwest housing market. Mr. Production manager is our "Spot Light on Excellence".

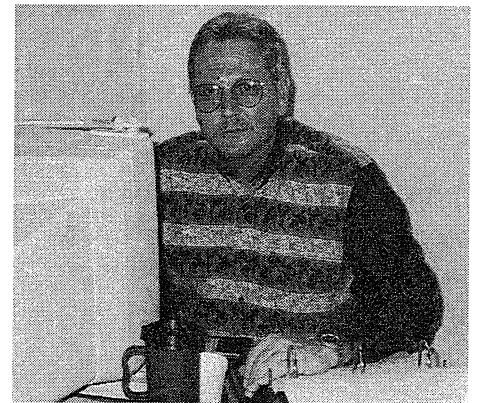
Mr. Smith was born in Texas, but grew up in Los Angeles, California (we won't hold that against him)! In 1977, B.C. moved back to Texas and started his manufactured housing career with Kaufman and Broad as a production line craftsman and within 6 months reached the level of line supervisor (foreman). In 1985, he joined Oak Creek Homes as a line supervisor with gradual promotions to Assistant Production Manager and eventually Production Manager.

B.C. lives in Crowley, Texas with his beautiful wife Paula and twin sons "Billy & Bobby" who are 15 and ready to start driving (and the fun begins). Leisure time is spent fishing, attending youth ball games and helping Paula around the house (yeah right!).

Quality and timely completion schedules are the main goals Mr. Smith strives to reach each day at Oak Creek. Guiding the work process of over 250 employee's is a major undertaking and B.C. handles all of it with the utmost of skill and determination. Got a problem with a home? B.C. Smith is our "Spot Light on Excellence"!!!!

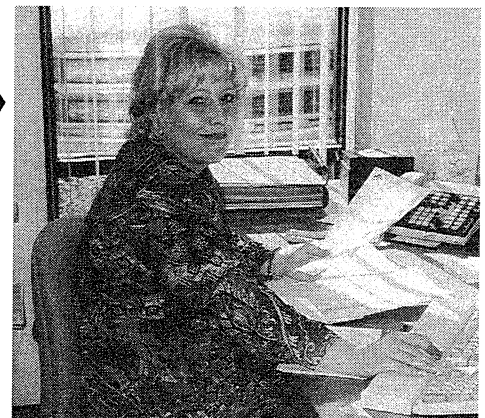
NEW FACES AT OAK CREEK HOMES!!!

Johnny Russell "Product Engineer" - That's right, I said "Engineer" right here on our property ready and willing to make an immediate impact for our factory and your upscale housing needs. Mr. Russell was our selection from the Corporate Engineering Department when the Companies direction changed to use Engineers at each factory!! Johnny joined us several years ago after leaving Oakwood Homes in Hillsborough, Texas! Welcome to your new home at Oak Creek -- we know you'll love it here!!!!



Erin Cross "Payroll & Administrative Services" - New to our industry but not new to hard work and great administration skills, is Erin Cross who takes over for Christie Monk who decided to be full time Mom. Erin handles all payroll and benefit issues with ease since she is a confessed Computer Nut and stickler for detail. In addition, Erin also acts as the right hand for General Manager, Jim Fallon, (we all know that's a full time job)!

Toni Price "Assistant Sales Secretary/Receptionist" - Toni comes to us from the Auto Parts Industry and she is very capable of handling all of you crusty veterans of the Manufactured Housing wars! Although Toni is only 5 feet tall (with shoes on), she wields a big stick in directing your important calls and preparing orders for production.



The Whispering Oak Says:

***Southern Star "Limited" has
"Unlimited" Sales Potential!!!***

UNDER THE OAKS

By Charley Boyer

(Cont.)

**PRODUCT IMPROVEMENTS
FROM OAK CREEK!!!**

1 New Designer Series Passage Door Locksets - Effective with production after May 1st, all Oak Creek homes will include a new Designer Series of "Brass" passage door locksets. The new design is a ball shaped handle for better grip and the all-new solid concealing ring to hide the attachment screws. This is the latest in residential door hardware and we have included them in all Oak Creek products without extra cost to you and your customers!

2 New "Moen" Single Lever Kitchen Faucet - Perhaps you have already noticed the new "Moen" Single-Lever Kitchen Faucet, as a standard feature in all of your recent home shipments! The new design omits any acrylic parts under the filling spout while maintaining all of the patented "Brass" inner body and mechanical parts. This new all metallic outer shell provides this quality plumbing fixture with the looks of a much higher cost faucet! Way to go "Moen", we are glad to see you are also in a continuous improvement mode!!!!

3 Optional "Marble Window Sills" - That's right I said, "Marble"!!!! Over the past several weeks we have been prototyping a new optional feature for all Oak Creek products called: "Marble Window Sills". This product is made of actual "Italian Marble" imported from where else, but "Italy"!! At \$20.00/Window, your customer can have a true residential feature for window treatments. The Marble Window Sills are available for homes with both vinyl and Tape and Textured walls finishes, but unfortunately are not available for homes with Storm Windows.

**29 Reasons You Live Better
in an Oak Creek Home**

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**Under the Oaks
PRODUCT IMPROVEMENTS
FROM OAK CREEK!!!**

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**Good Luck
and
Good Selling!!!**

29 REASONS YOU LIVE BETTER IN AN OAK CREEK HOME.

STAYTON

By Jon Moon & Erin Summers

Scoop

*We've got Sylva Flooring,...we've got Vineyard Decor,...
we've got Glass Block Windows...who could ask for
anything more?*

...Maybe they didn't ask for it, but at the Salem Manufactured Home Show, they sure got it! There was a plethora of oohhhin' and aahhhin' in Oregon's Capital March 3rd through the 8th!

Starting with our "Baby Baycrest" #44431, shown by D & S Homes. At 44'-0" x 26'-8", she may have been pint size, but packs a powerful punch! The new Vineyard Decor was displayed beautifully, as you walk onto the hunter green Coronet Carpeting and view the rich tones of purple and green, suddenly a cozy chair, a good book and a glass of cabernet are all you need.

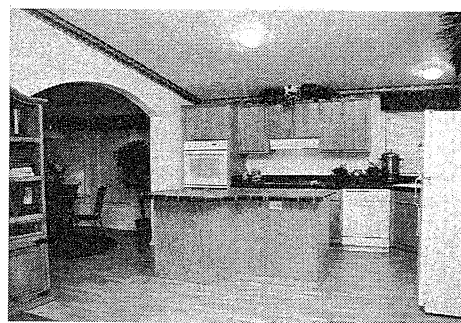
In addition, our Baycrest #48415 was displayed by Kilroy's Homes. What can be said about this little beauty except "time and again-the proven seller"! If I had a free meal for every house sold, suffice-it-to-say that Jenny Craig and I would become very chummy!

■ Displayed by SMS Homes
■ was our Baycrest #44532. This triple-
■ wide was inviting, open and airy. Just
■ like that darn bunny, it kept on going
■ and going and going! Some of the
■ optional items incorporated into the
■ home were the luxurious Deluxe
■ Master Bath, serene Retreat/ Nursery
■ and the Towering Windows that flood
■ your kitchen with that morning
■ sunshine!

■ The Summerhill S8-57552,
■ also shown by SMS Homes, with all
■ its special architectural features gave
■ one the feeling of walking into a
■ custom site-built home. From the
■ Rounded Wall that can be enjoyed
■ from the dining room as well as the
■ living room to the Arched Openings
■ connecting the dining room to the

■ family room. As you move into the
■ kitchen, the amenities continue to
■ catch your eye. The Morning Room
■ with Town and Country Porch is so
■ inviting you can almost smell the
■ BBQ going out back, a well thought
■ out option that is difficult to pass up!
■ The Sylva Flooring is a truly exciting
■ addition, the deep, warm feeling of
■ wood with the lasting durability of
■ laminate. Right down to the last detail
■ of a new-shaped Kitchen Island for
■ interest, and Glass Block Window for
■ that extra element of privacy in the
■ bathroom, without sacrificing your
■ natural light source, the custom
■ detailing is exquisite.

■ ...Just the kind of quality you
■ would expect from the innovative
■ team at Guerdon-Stayton Division.



*"...a plethora of
oohhhin' and
aahhhin'..."*

STAYTON (Cont.)

By Jon Moon & Erin Summers

Scoop

The Stayton Team Wants to Thank:

- SMS Homes
 - D&S Homes
 - Kilroy's Homes
- For their participation.*

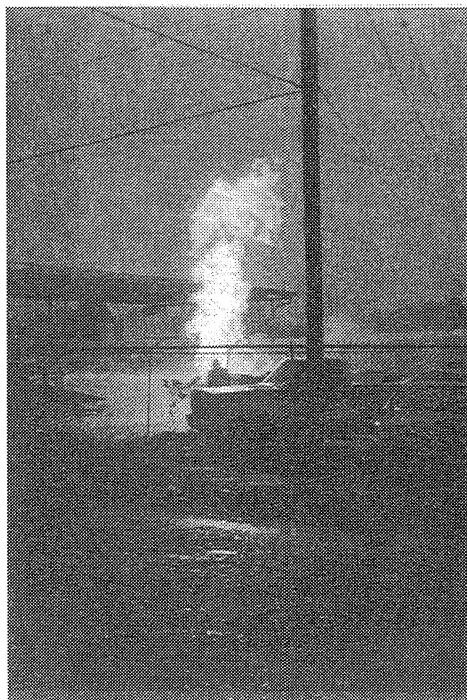
and to:

- Ron McCaslin
- Rick Murdock
- Cindy Minor
- Gordon Gutchess

For their support at the Salem Home Show.

SPECIAL THANKS TO:

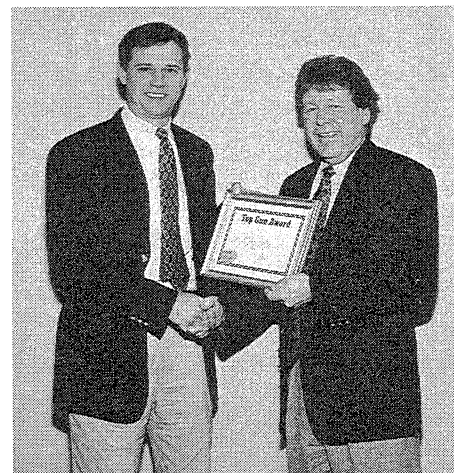
the Irrepressible Nancy "Can-Do" Cantu for bringing it all together for us. Watching her transform a "house" into a "home" is a joy to behold!



Whalen Wins Salesman of the Year Award!!!

The Salesman of the Year Award of the Deep South Region goes to our very own **Billy Whalen**, (right) for the second year in a row. He was top salesperson out of 25 (four of those being from Carriage). Billy's total sales were almost 10 million dollars. Congratulations Billy!!!! We are all very proud of you!!! Billy has a wonderful wife, Carol, and three sons, Bill Jr., John Carter, and Lance.

Billy is shown with **David Brewer**, Vice President of Sales and Marketing.



EL NINO HITS GUIN!!

On February 26th, we all felt like El Nino had hit a little to close to home. During a storm, lightning hit a transformer, which then hit a butane tank, from which a driver was fueling. The butane tank caught on fire. Everyone was evacuated from the building until the blaze was extinguished. Thankfully, no one was hurt.

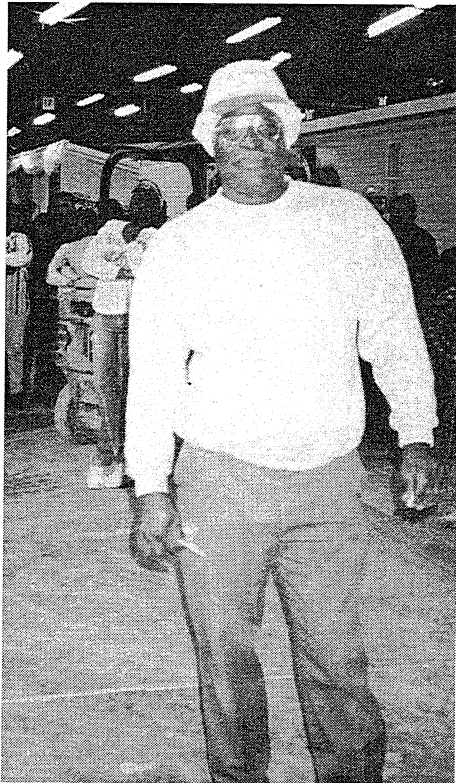
1998 NASHVILLE SHOW

The reviews are in; we had a great show in Nashville. Our sales team wrote 192 orders. Congratulations guys!!!!!! We are looking forward to a full and prosperous year!!!!

Vicksburg BLURB

By Melanie Hood

PERFECT ATTENDANCE



Award for Perfect Attendance for the last quarter was **Percy Shorts**, Group Leader, Mill Room. Percy has been with us since **1983**.
CONGRATS, PERCY!!!!!!!!!!!!

CONGRATULATIONS TO THE NEW DEALER OF THE QUARTER!!! NATIONWIDE - OPELOUSAS, LA

NEW DEALERS INCLUDE:

- Superior Homes, Manvel, Tx, Joy Hayes
- Superior Homes, Porter, Tx, Deb Rambo
- Northwood Park Estates, Shreveport, La , Janet Or Leroy Montgomery
- Heritage Homes, Conroe, Tx, Ralph Hammond/Donna Carrol
- Action Homes, Livingston, Tx, Greg And Steve Huckabay
- Action Homes, Spring, Tx , Greg Huckabay
- Power Homes, Inc., Brenham, Tx, Billy Kendrick
- Family Housing, Huntsville, Tx, James Mccoy
- Family Housing Of E. Tx, Crocket, Tx, James And Elizabeth Mccoy
- Advanced Housing, Spring, Tx, Greg And Steve Huckabay
- Advanced Housing, Cleveland., Tx, Greg And Steve Huckabay

EMPLOYEE OF THE QUARTER

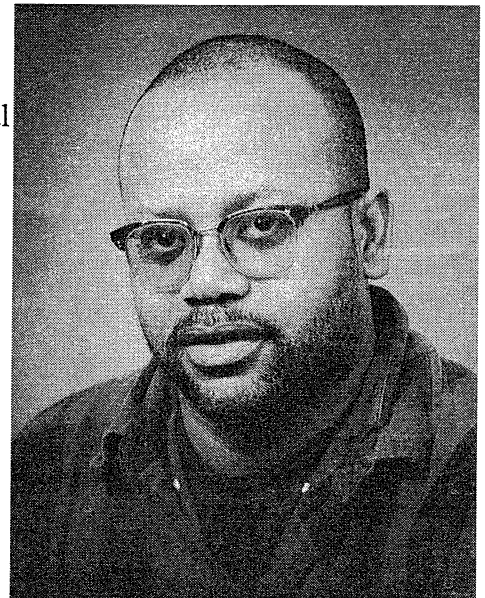
1st QUARTER 1998 - DONNIE JONES

Donnie is the group leader in electrical department and has been employed here since **1988**. He and his wife live In Port Gibson, Ms.

Criteria for choosing employee of the quarter is:

1. QUALITY OF WORKMANSHIP
2. Willingness to accept new challenges
3. Attitude toward fellow employees and company
4. Attendance
5. Safety
6. Housekeeping

Donnie was nominated and elected by his coworkers. We are very proud of you, Donnie!!!!!!!!!!!!!!



CONGRATULATIONS:

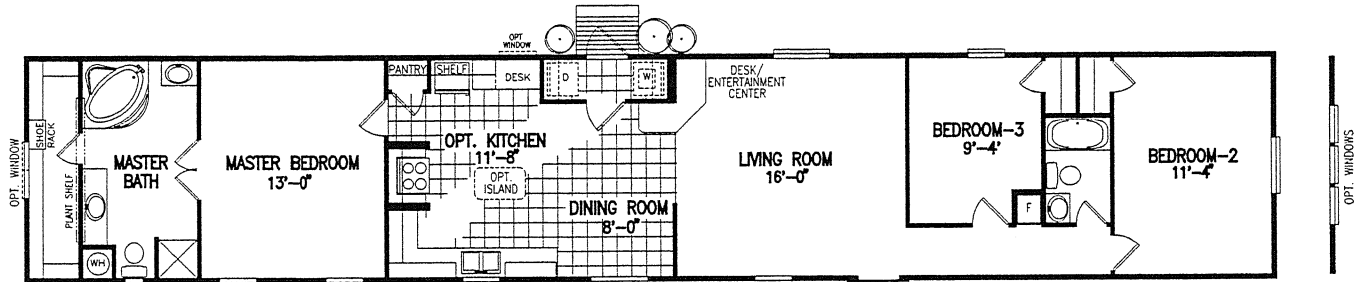
To Ulysses S. (U.S.) Johnson, Receiving Supervisor, and his new bride, Carolyn, on their February 21 marriage! U.S. has been with Magnolia since **November 1969!!!!**

Vicksburg BLURB

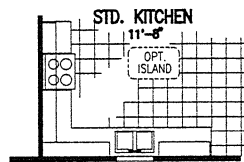
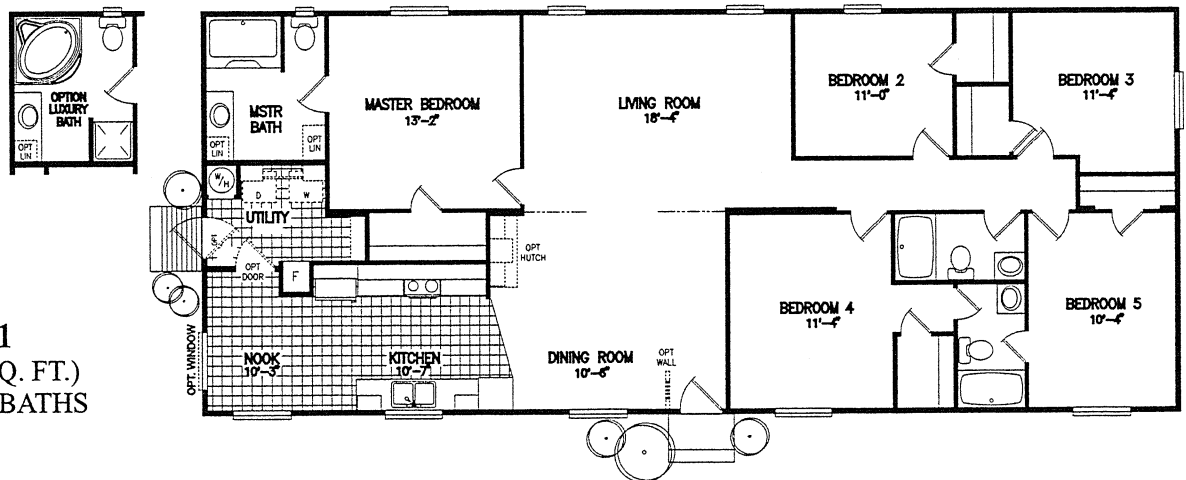
By *Melanie Hood*

NASHVILLE SHOW “...A GREAT SUCCESS”

The attached floor plans were featured at the Nashville show this year. This was a record-breaking show. We would like to thank everyone involved for making it a great success!!!!



MODEL X1861
16' X 90' (1335 SQ. FT.)
3 BEDROOMS, 2 BATHS



MODEL X2661
28' X 70' (1805 SQ. FT.)
5 BEDROOMS, 3 BATHS

Oak Creek Village - Fort Smith “A LITTLE HELP FROM MY FRIENDS”

Gary Gilliam and his crew at Oak Creek Village in Fort Smith, Arkansas, (formerly home outlet) are defining what teamwork means for American Homestar of Vicksburg. Home outlet became the 1st Oak Creek Village in the Deep South Region on October 1. Gary and his partners, Carrol Lane, Rick Williams and Blaine Gilliam have

not only put in the time and hard work to make their lot a success, but have generously given their time to promote the Oak Creek Village concept. On numerous occasions, potential franchises have traveled to Fort Smith to check out Gary's location and ask him and his crew questions about the franchise. Not everyone would

take a couple of hours out of their day to help another dealer, but Oak Creek Village - Fort Smith is not just any dealer, they are just good people!! Although it's best not to call between 2:00 and 3:00 when "Gunsmoke" is on the tube, they are always willing to help!! On behalf of American Homestar of Vicksburg, a special thanks to Gary, Carrol, Rick and Blaine.

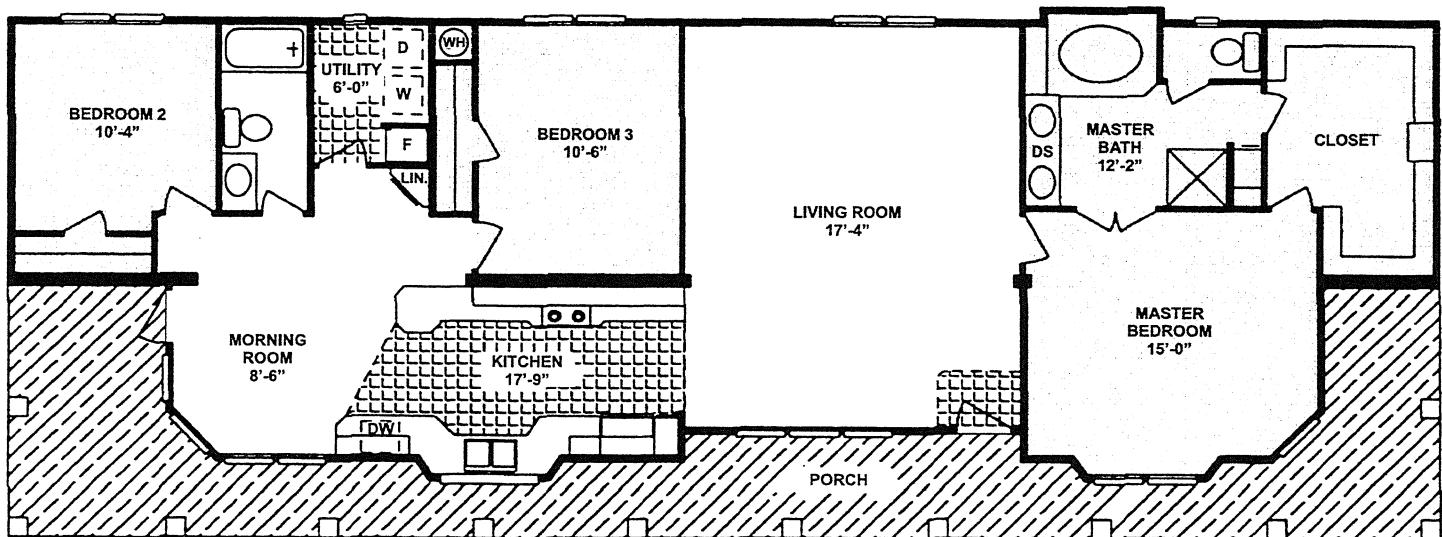
Silhouette
By Dicky Thompson

LYNN DIVISION STEALS THE NASHVILLE SHOW WITH FRONT LINE DISPLAY

GM-210



GREYSTONE SERIES



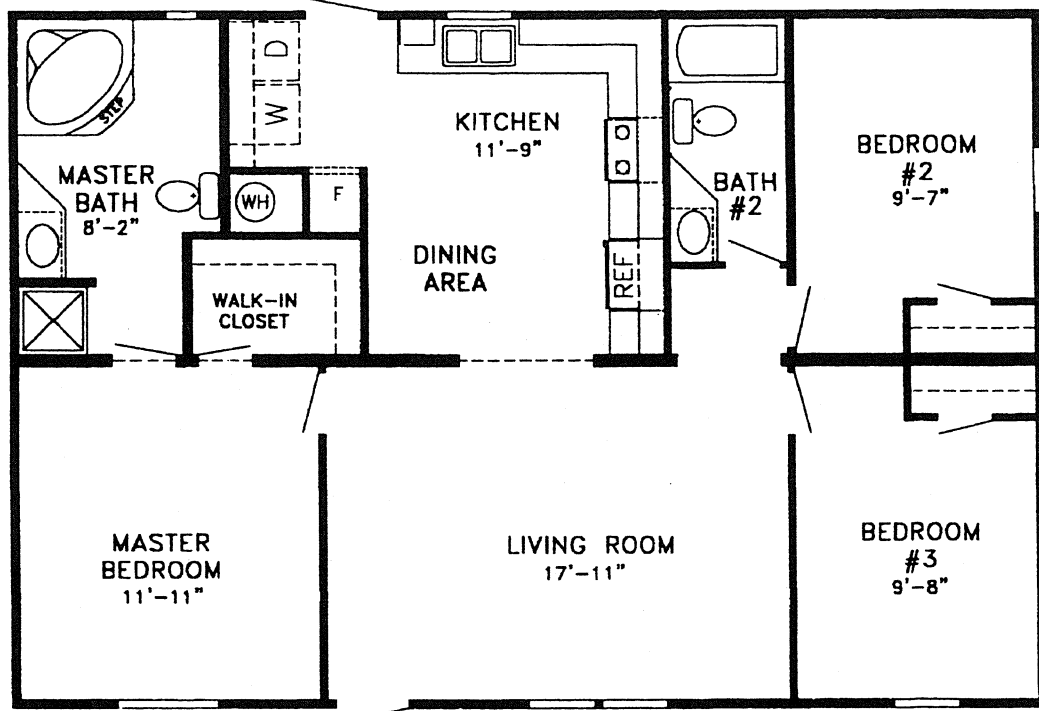
MODEL GM-210
28' X 78' (APPR. 1600 SQ. FT.)
3 BEDROOMS, 2 BATHS

AMERICAN
HOMESTAR
LYNN DIVISION

Gallaway Road
Lynn, AL 35575
205-893-5200



CEDAR CREEK



MODEL C-2801
28' X 44' (1095 SQ. FT.)
3 BEDROOMS, 2 BATHS

BASE PRICE: \$19,595.00

OPTIONS;

Total Electric - \$150.00
Vinyl Foyer at Front Door - \$30.00
52" Ceiling Fan w/Light - \$125.00
White Lined Overhead Kitchen Cabinets - \$25.00

TOTAL \$19,925.00

NOT INCLUDED IN PRICE

NEW PRODUCT!

NEW PRICE!