

## JIMMY "VIPER" MORTON RETIRES

He's been there and done it all. In an almost 40 year career, Jimmy "Viper" Morton has seen the Manufactured Housing industry go from 8x30s to 30 year mortgages. And, it is with "mixed emotions" that he says goodbye to a job he has always loved.

Here are some comments from just a few of the people he touched during his illustrious career:

### **Lanette Carpenter** **Vice President of Training**

Jimmy Morton may be retiring but he will always be a member of the American Homestar family. Jimmy was a General Manager with the company when I came on board in 1983. On one of my first visits to his Sales Center I asked him what he would like for me to train his people on that day. He said, "They have to learn patience." I remember thinking if I had to teach patience we were in big trouble. He went on to say, "They must learn that they have to spend a lot of time with each prospect. They must learn to wear the Client down so that when they leave our Sales Center they will want to go home. They will be so tired they won't dream of shopping one of our competitors."

I had never thought about it that way before but he was absolutely right! From that point on I really enjoyed my visits to his Sales Center because I knew I was going to learn something from him. Over these many years I have learned a lot from Jimmy and I truly appreciate his friendship and wisdom. He is an honest, genuinely caring man and he has touched many lives in a very positive way. Have a Great Retirement Jimmy, you deserve it!

### **Jim Taylor, General Manager**

I feel privileged to be able to run the sales center that the Viper opened in 1984. I've enjoyed working with Jimmy over the years. We will miss you! Hope you enjoy retirement.

### **Jack Maxey, Regional Vice President**

I have had the pleasure of working with the "Viper" for many years. For those who new the "Viper" in the early years when he was a General Manager, they new him as a consistent top producer who would squeeze every dime of profit out of each deal. I can remember the incredible insurance premiums that he would achieve each month and how the rest of us would be embarrassed to even give our figures. He was the

KING of insurance penetration.

When he took on the role as the "Viper" for the company he shared his knowledge with sales staffs across the country. This not only helped to develop the sales staff but also helped the GM in evaluating their people. Sometimes you are too close to the forest to see the trees with your own staff but the "Viper" could help clear that vision with his unbiased evaluation. He has an amazing way of accurately evaluating your sales staff. I know of many times when I thought I had a "Race Horse" he turned into a "Stick Horse" as the "Viper" had projected.

The Viper's one on one, nuts and bolts training approach will be greatly missed by all of us. He is truly one who "Walks the Walk"!

We all wish him the very best in his retirement and he will be greatly missed.

*Jimmy Morton is flanked by his two favorite girls, granddaughters Michelle (left) and Jannelle (right).*





## NEW GM HIGHLIGHT: Irma Hernandez

Irma Hernandez, our new GM at sales center #18 in Rosenberg, Texas is the first GM to be highlighted in our new, recurring series spotlighting new stars in management. More importantly, Irma is part of a successful and growing trend ...the increase in female sales managers.

After being educated at DePaul University, Ms. Hernandez spent 5 years in sales with Oakwood Homes and was ranked 4th in sales management in 1999. Irma has one child and her husband owns Acapulco Mexican Restaurant in Richmond, Texas, "where the fajitas sizzle everyday". When not working or spending time with her family, our new GM can be found filling in as a Disc Jockey at a local radio station or fishing.

We're glad you're on our team, Irma!



## POKER RUN BENEFIT SPONSORED

American Homestar Home Center in Winston Salem, North Carolina is sponsoring a Benefit Pumpkin Poker Run scheduled for Saturday, October 28. All proceeds of this charity bike run will benefit the Food Bank.

The ride leaves the sales center at 1 PM sharp and ends back at the sales center at 4 PM. Riders will have the opportunity to win door prizes and participate in a jackpot drawing. Coordinating the event are Diana Mathis of the sales staff and Brian Low, GM. Charity events hosted at the sales center are a great way to give back to the community while earning free publicity for the company. Other events that have proven successful include blood drives with the bloodmobile on site, car washes to raise money for a local cause and barbecue cook offs.

## NEW NATIONWIDE MANAGEMENT ARRIVALS AND PROMOTIONS

### General Managers:

Charlie Taylor #1  
Smithfield, NC

Brian Low #2  
Winston Salem, NC

Kevin Broussard #14  
Opelousas, LA

Glenn Billodeau #16  
Lake Charles, LA

Irma Hernandez #18  
Rosenburg, TX

Bobbie Poole #34  
Bryan, TX

Brooks Denton #54  
Oklahoma City, OK

Rodney Roberts #55  
DeSoto, TX

Charlie Cox #60  
Mesquite, TX

Gus Perez #68  
Corpus Christi, TX

Craig Bryant #90 Welcome Back!  
New Braunfels, TX

Ashley Webb #94  
Sequin, TX

Eddie Hyde #103  
Richmond, KY

Chuck Turner #104  
Louisville, TN

Bil Wakim #111 Welcome Back!

Gary Sellers #163  
Lexington, SC

Lee Haun #165  
Sumter, SC



# WE GOT MAIL

These comments were received via email by Nationwide #17 from a happy Internet homebuyer:

Steve,  
Wanted to drop you note and again thank you for the outstanding service and attention. Glenda and I wish to commend you on your product knowledge and extreme professionalism, your assistance is making the relocation a great deal easier on the both of us. Glenda and I were both very comfortable with the decision we've made and have no regrets.

Again, thank you!  
Russell H. Mauk  
Great Job Steve Lockhardt and The Entire Big Dog Team!

Another nice note..  
"We liked your Model 974 at your Springdale location. Jack Cain was very helpful, much more helpful than Oakwood, Fleetwood. Thank you."

This e-mail regarding salesperson Aaron Damask is from our store in Azle, TX...

Aaron,  
I just want to take a moment and drop you a short mail to say "Thank You" for the time that you gave me on Saturday. I know it was hot outside and there were better places to be. You made me and my friend feel very welcome and most of all very comfortable. It's nice to know that there are still good people in this world that care for others. So again I say "Thank You". You helped answer a lot of the questions that I had, and believe me I have came up with more since we spoke on Saturday. I feel like this will be a very good move for me since I'm starting my new life, and what better way than owning my own home. I am making plans to come out again this weekend and spend some time with Juanita and to look over a few of the home that I looked at on Saturday, and then maybe at some others. I would like also to sit down and talk more about the money end of the deal, just to make sure that I understand all that is expected. If you would be so kind to pass the information on to her and I will also phone and let her know that I was out visiting on Saturday and would like to return and spend some time looking.  
Again, Thank you for your time and I will see you soon.  
Hopeful New Home Owner,  
Connie Childress

Good job Ben Milam at Nationwide Manufactured Homes #72 in Prattville, AL...

*Hello, I wish to thank Ben Milam, Jr - Sales Consultant for showing me several homes at your facility today. He was helpful, knowledgeable of your product, did not give me the 'sales pitch' and answered my questions as best as he could. Your homes appear to be well built, attention to detail although I did see minor misfits on trim, which is expected. Some homes I inspected at other places where terrible with trim cut too short, too long (hence bows), attempts to cover cracks with putty, messy chalking, and the like. Although, I intend to check out other places I will be back to see at least three of the homes I checked today.  
Delmus Ingle*

Here's a note from a happy customer from Rosenberg, TX SC#18....

*We just purchased a new home from your Rosenberg lot and one of the things that attracted us to your homes was the fact that they smelled the way a home should. This impressed my boyfriend and myself as we have been shopping now for several months. When we toured your lot in Rosenberg we were welcomed by your saleslady Isabell and as we entered each home we were engulfed with the fragrances of home! As I said before we have shopped for awhile now and have visited your competition and all the homes we looked at reminded us that we were buying a TRAILER HOUSE which also smelled like one! Thank you for helping us make up our minds! Your homes feel like the true meaning of the word HOME!!  
Thank You, Darlene Gonzales*

A glowing e-mail to GM David Tomita of our Bowling Green, Kentucky store...

Dear David:  
My family and I really enjoyed the tour you gave us on Saturday. Your homes are really superb!! My wife and I were really impressed with your homes. We are really interested in doing business with Nationwide. Let me hear from you soon. Again, thanks for everything.  
Gregory and Martha Chaney

GREAT JOB, EVERYBODY!

# BIG NEWS FROM REGION #4

- Kendall Kitching, GM at #33 took the "Nolan Ryan" award at the latest "Best Practices" class taught by Lanette Carpenter in Dallas for pitching a "No Hitter". Great Job Kendall!!

- Captain Robby Golden is back at the helm of the USS Nationwide in Denton ready to establish his dominance in the northern area. Robby and his team finished with 9 new for August and are looking stronger for September! Great Job Robby!!

- There are 3 new Sheriffs in town for Region 4 :

#54- Brooks Denton  
#19- James Montoya  
#35- Glen Vondielingen

All are FIRED UP and ready to ROCK!!  
Watch out for these guys!!



GM Brandon Stanley and his team won the Region 4 "Eddie the Eagle" award again for last quarter. SC#45 was #2 in the company last year and this is the second quarter in a row that he has won. This award is given to the sales center with the highest pre-tax profit percentage in the quarter. Brandon says "Eddie is going to make his home at OCV-Burleson!".  
Congrats, team!



## TOP NEW UNIT SALESPeOPLE - June, July & August

| SC# | LOCATION          | SALESPERSON       | UNITS |
|-----|-------------------|-------------------|-------|
| 057 | Greenville, TX    | DICKENS,NICOLE L. | 13.00 |
| 058 | Tulsa, OK         | HAYWARD,VICKI D.  | 13.00 |
| 017 | Houston, TX       | STALEY,JESSE T. I | 12.00 |
| 033 | Ft. Worth, TX     | DUPRE,LISA E.     | 11.00 |
| 005 | Burlington, NC    | ADAMS,RONALD C.   | 9.00  |
| 051 | Lancaster, TX     | MUNNS,SHANNON M.  | 9.00  |
| 054 | Oklahoma City, OK | VAUGHAN,GARY L.   | 9.00  |
| 064 | Spring, TX        | RIVAS,J. VICTOR   | 8.50  |
| 055 | Desoto, TX        | CECIL,KEITH W III | 8.00  |
| 017 | Houston, TX       | GIRALDO,MARIO H.  | 8.00  |
| 072 | Prattville, AL    | MILAM,BEN M       | 8.00  |
| 110 | San Marcos, TX    | PHEANIS,JOHN A.   | 8.00  |
| 011 | Athens, TX        | WHATLEY,JIMMY D.  | 8.00  |

## TOP PAYABLE GROSS SALESPeOPLE - June, July & August

| SC# | LOCATION             | SALESPERSON       | PG         |
|-----|----------------------|-------------------|------------|
| 017 | Houston, TX          | STALEY,JESSE T. I | 129,987.25 |
| 005 | Burlington, NC       | ADAMS,RONALD C.   | 125,158.00 |
| 057 | Greenville, TX       | DICKENS,NICOLE L. | 92,263.48  |
| 017 | Houston, TX          | GIRALDO,MARIO H.  | 90,752.78  |
| 058 | Tulsa, OK            | HAYWARD,VICKI D.  | 88,631.00  |
| 033 | Ft. Worth, TX        | DUPRE,LISA E.     | 88,238.97  |
| 031 | Colorado Springs, CO | BURNETT,BRIDGETT  | 78,871.00  |
| 054 | Oklahoma City, OK    | VAUGHAN,GARY L.   | 73,214.43  |
| 007 | S. Raleigh, NC       | GOOCH,DONAL N.    | 68,897.00  |
| 090 | New Braunfels, TX    | TOMLINSON,RYAN L  | 68,012.50  |
| 036 | Pueblo, CO           | BURNSED,EDWIN H.  | 64,206.50  |
| 169 | Greenwood, SC        | SMITH,ANDRA T.    | 64,129.39  |
| 051 | Lancaster, TX        | MUNNS,SHANNON M.  | 59,330.45  |
| 037 | Ft. Collins, CO      | JONES,ROBERT T.   | 59,101.00  |
| 110 | San Marcos, TX       | PHEANIS,JOHN A.   | 58,242.00  |
| 019 | Denton, TX           | RENFRO,JANICE A.  | 57,743.00  |
| 031 | Colorado Springs, CO | SMITH,GREGORY S.  | 57,440.62  |
| 045 | Burleson, TX         | COOK,RYAN J       | 57,024.00  |
| 043 | Jersey Village, TX   | WILSON,LINDA R    | 55,461.47  |
| 007 | S. Raleigh, NC       | CABALLERO,JOSE    | 52,611.43  |
| 169 | Greenwood, SC        | MENDOZA,DAVID     | 52,428.86  |
| 064 | Spring, TX           | RIVAS,J. VICTOR   | 52,071.84  |
| 011 | Athens, TX           | WHATLEY,JIMMY D.  | 51,302.27  |
| 093 | Austin, TX           | STANTON,GEORGE D  | 50,120.36  |
| 164 | Asheville, NC        | BILLARDELLO,JACKI | 49,469.00  |



# PRESIDENTS CLUB STANDINGS - YTD thru August

## SALESPeOPLE

| SC# | SALESPERSON        | POINTS |
|-----|--------------------|--------|
| 017 | STALEY, JESSE T. I | 457.46 |
| 005 | ADAMS, RONALD C.   | 420.47 |
| 057 | DICKENS, NICOLE L. | 376.77 |
| 058 | HAYWARD, VICKI D.  | 374.15 |
| 017 | GIRALDO, MARIO H.  | 317.26 |
| 054 | VAUGHAN, GARY L.   | 294.64 |
| 092 | TOMLINSON, RYAN L  | 274.14 |
| 110 | PHEANIS, JOHN A.   | 264.62 |
| 031 | BURNETT, BRIDGETT  | 256.61 |
| 048 | DUPRE, LISA E.     | 254.76 |
| 011 | WHATLEY, JIMMY D.  | 245.15 |
| 007 | GOOCH, DONAL N.    | 241.69 |
| 045 | COOK, RYAN J       | 236.12 |
| 043 | WILSON, LINDA R    | 234.18 |
| 036 | BURNESED, EDWIN H. | 233.32 |
| 024 | DAVIS, DAVID G.    | 232.91 |
| 034 | POOLE, BOBBIE      | 228.95 |
| 028 | PENA, LUIS A.      | 225.56 |
| 055 | CECIL, KEITH W III | 223.21 |
| 169 | SMITH, ANDRA T.    | 221.30 |
| 090 | CLAY, JODY         | 217.99 |
| 064 | RIVAS, J. VICTOR   | 214.22 |
| 037 | JONES, ROBERT T.   | 213.65 |
| 164 | FITTS, ROBERT S.   | 208.39 |
| 102 | MOORE, JAMES K     | 200.99 |

## GENERAL MANAGERS

| SC# | GM               | POINTS |
|-----|------------------|--------|
| 017 | Tim Foster       | 396.80 |
| 058 | Rick Vaughan     | 333.41 |
| 057 | Rebecca Ashley   | 296.41 |
| 090 | Craig Bryant     | 292.66 |
| 031 | Ron Burnett, Jr. | 270.45 |
| 064 | Dave Humphreys   | 260.25 |
| 045 | Brandon Stanley  | 258.98 |
| 052 | Jerry Hughes     | 198.92 |
| 048 | Robert Farris    | 191.28 |
| 043 | Ron Allison      | 177.55 |
| 051 | Charles Jerger   | 174.39 |
| 093 | Charles Weinacht | 154.24 |
| 028 | William Coyle    | 137.45 |
| 024 | Charlie Pahira   | 125.01 |
| 015 | Tom Sanders      | 117.44 |
| 110 | Ricardo DeLaRosa | 106.81 |
| 078 | Robby Golden     | 105.00 |
| 102 | David Tomita     | 100.23 |
| 019 | James Montoya    | 100.00 |
| 096 | Jimmy Fannett    | 95.00  |
| 075 | Kelly Mueller    | 95.00  |
| 007 | Ashley Pierson   | 90.23  |
| 055 | Mike Johnson     | 90.00  |
| 097 | Donald DeRouchie | 90.00  |
| 085 | Rick Wilson      | 90.00  |

## OFFICE MANAGERS

| SC# | OM                 | POINTS |
|-----|--------------------|--------|
| 051 | Dottie Moore       | 900.00 |
| 034 | Sandra Sanders     | 725.00 |
| 060 | Kim Stafford       | 550.00 |
| 045 | Sherri Halbert     | 440.00 |
| 058 | Rhonda Perkins     | 360.00 |
| 096 | Belinda Humphrey   | 300.00 |
| 059 | Betty Haney        | 295.00 |
| 043 | Sheri Geffert      | 290.00 |
| 017 | Cindy Garcia       | 265.00 |
| 015 | Chere Kelley       | 265.00 |
| 039 | Kathy Ramey        | 265.00 |
| 057 | Judy Weems         | 255.00 |
| 095 | Della Aikman       | 255.00 |
| 093 | Charlie Hornberger | 250.00 |
| 062 | Sandra Keith       | 245.00 |
| 092 | Cheryl Medina      | 245.00 |
| 608 | Margo Morgan       | 240.00 |
| 097 | Lori Bohannon      | 240.00 |
| 085 | Wanda Creel        | 240.00 |
| 073 | Tera Byrd          | 240.00 |
| 077 | Pam Huft           | 240.00 |
| 055 | Linda Tombs        | 185.00 |
| 079 | Devra Norton       | 175.00 |
| 037 | Carol Sage         | 155.00 |
| 091 | Kelly Olvera       | 155.00 |

## BUSINESS MANAGERS

| SC# | BM               | %PEN   |
|-----|------------------|--------|
| 042 | Ronnie Alvidrez  | 69.44% |
| 051 | Christine Baker  | 69.43% |
| 017 | Robert Russo     | 49.21% |
| 075 | Chuck Modisette  | 43.80% |
| 062 | Jeannie Thompson | 40.69% |
| 078 | Pamela Washburn  | 37.16% |
| 081 | Boomer Hilburn   | 29.85% |
| 048 | Lori Herfkens    | 29.72% |
| 091 | Rick Bell        | 29.17% |
| 027 | Jo Detournett    | 27.78% |



# Presidents Club 2001 revised

Awards:            Gold Level            Gold Presidents Club Watch  
                     Silver Level        Presidents Club Clock Plaque  
                     Bronze Level     Presidents Club Certificate

PC Trip:            All Gold Level Regional Vice Presidents  
                     Top 20 Gold General Managers  
                     Top 20 Gold Salespeople  
                     Top 5 Gold Office Managers  
                     #1 Gold Business Manager

Eligibility:        Program runs June 1, 2000 through May 31, 2001  
                     Points prorated for hire dates between 6/1/2000 and 8/31/2000  
                     1 Trip per family  
                     Trip is not transferable  
                     Must be employed at time of trip  
                     Points are not transferable between programs

Regional Vice Presidents Program:     TBA

General Managers Program:                    Gold = 1150     Silver = 1000     Bronze = 850

3 pts. Per \$1,000 Net (Pre-tax, After Bonus) Profit

5 pts. Per New Home Unit Sold

5 pts. Per 21st Buyback Sold

3 pts. Per 21st Repo Sold

\*ROLEX WATCH awarded for Pre-Tax Profit (pre-bonus) = \$1,000,000 (one per person)

Salespersons Program:                    Gold = 1000     Silver = 900     Bronze = 800

5 pts. Per New Home Unit Sold

3 pts. Per \$1,000 Payable Gross

10 pts. Per Aged Inventory Home Sold over 19 mos Old

5 pts. Per Aged Inventory Home Sold 12-18 mos Old

10 pts. Per 21st Buyback

5 pts. Per 21st Century Repo

Office Manager Program:                    Gold = 850     Silver = 750     Bronze = 650

End of Year Insurance Penetration Points:

PD 85%+ = 240 pts.     CL 60%+ = 480 pts.     ES 60%+ = 240 pts.

                                         50%+ = 360 pts.                    50%+ = 100 pts.

                                         40%+ = 240 pts.

10 pts. Per Deal in Home Office by 10th

5 pts. Per Deal in Home Office by 20th

Bonus Money:

\$25 Per Deal in Home Office by 10th

\$15 Per Deal in Home Office by 20th

\$20 per Cash Sale Paid Off w/in 7 Days of Deposit

Business Manager Program:     Gold Level Only = #1 Highest Insurance Penetration Average  
Penetration Average = Add final year-end penetration % for PD, CL & ES. Divide by 3.

Service Manager Program: TBA



## TOP NEW UNIT SALES CENTERS - June, July & August

| SC# | LOCATION             | GM               | UNITS |
|-----|----------------------|------------------|-------|
| 017 | Houston, TX          | Tim Foster       | 40.00 |
| 051 | Lancaster, TX        | Charles Jerger   | 27.00 |
| 064 | Spring, TX           | Dave Humphreys   | 25.00 |
| 058 | Tulsa, OK            | Rick Vaughan     | 24.00 |
| 057 | Greenville, TX       | Rebecca Ashley   | 23.00 |
| 048 | Ft. Worth, TX        | Robert Farris    | 21.00 |
| 024 | Granbury, TX         | Charlie Pahira   | 20.00 |
| 043 | Jersey Village, TX   | Ron Allison      | 20.00 |
| 031 | Colorado Springs, CO | Ron Burnett Jr.  | 19.00 |
| 045 | Burleson, TX         | Brandon Stanley  | 19.00 |
| 085 | Tuscaloosa, AL       | Rick Wilson      | 18.00 |
| 090 | New Braunfels, TX    | Craige Bryant    | 18.00 |
| 093 | Austin, TX           | Charles Weinacht | 18.00 |

## TOP PAYABLE GROSS SALES CENTERS - June, July & August

| SC# | LOCATION             | GM               | PG         |
|-----|----------------------|------------------|------------|
| 017 | Houston, TX          | Tim Foster       | 464,312.57 |
| 031 | Colorado Springs, CO | Ron Burnett Jr.  | 250,939.25 |
| 005 | Burlington, NC       | Jay Johnson      | 230,708.59 |
| 051 | Lancaster, TX        | Charles Jerger   | 227,401.01 |
| 090 | New Braunfels, TX    | Craige Bryant    | 209,374.00 |
| 045 | Burleson, TX         | Brandon Stanley  | 202,223.10 |
| 007 | S. Raleigh, NC       | Ashley Pierson   | 192,261.43 |
| 064 | Spring, TX           | Dave Humphreys   | 190,156.84 |
| 058 | Tulsa, OK            | Rick Vaughan     | 172,900.00 |
| 024 | Granbury, TX         | Charlie Pahira   | 169,734.24 |
| 057 | Greenville, TX       | Rebecca Ashley   | 166,986.33 |
| 052 | Cedar Park, TX       | Jerry Hughes     | 163,388.55 |
| 043 | Jersey Village, TX   | Ron Allison      | 158,303.07 |
| 028 | Houston, TX (288)    | Jim Taylor       | 152,976.12 |
| 037 | Ft. Collins, CO      | Jimmy Jones      | 144,314.88 |
| 078 | Denton, TX           | Robby Golden     | 139,486.88 |
| 036 | Pueblo, CO           | Kenny Kimble     | 134,523.50 |
| 162 | Moncks Corner, SC    | Dan Huckaby      | 127,706.17 |
| 060 | Mesquite, TX         | Charlie Cox      | 124,450.06 |
| 025 | Colorado Springs, CO | Lorraine Douglas | 122,271.31 |
| 093 | Austin, TX           | Charles Weinacht | 119,403.61 |
| 104 | Louisville, TN       | Ron Hays         | 118,102.72 |
| 019 | Denton, TX           | James Montoya    | 114,495.03 |
| 034 | Bryan, TX            | Bobbie Poole     | 112,091.01 |
| 169 | Greenwood, SC        |                  | 111,248.93 |

## REGION 17 HIGHLIGHTS

Welcome Renee (new OM/sales rep) at lot 29; She's not only a great OM but is selling homes also. Go Renee!

Robert Farris GM at Lot 48 celebrated his 30th birthday; the staff surprised him with lots of signs and balloons and a new dog (pet).

Paul Betts from Lot 77 is an avid Hockey player and is from Canada; doing great in sales (glad we have him); he is in the process of trying out for the Hockey team. Good luck Paul!

Jo DeJournette and her sister Barbara have transferred to lot #24! Boy are we glad to have them.



# COMMON PROBLEM SOLVED

Office Managers and GM's fight this problem daily. Here's the scenerio and a simple solution:

"Ever since I started working for American Homestar, I have encouraged the sales staff to use CNA's and call back sheets appropriately. I constantly express the importance of this awesome system. However, getting CNA's when I am suppose to for the purpose of the weekly reports and now for marketing is still a challenge. Often times the sales people will get a customer in the evening and let me know that "It was too late to fill out a CNA" or "That person that called won't come in" (there goes 1 for the phone traffic report - like it doesn't look bad enough already). I love the tracker system and will never stop getting these CNA's and call back sheets, but my only concern is the Marketing department getting an accurate reading from this on a daily basis. I have used write-up forms so many times that it has gotten ridiculous for some sales people. If I did that all the time I feel like it would do nothing but create a negative atmosphere. I wanted to express my concerns from here at a sales center. Do you have any suggestions? In the mean time, I will do whatever it takes to get these CNA's and deposits from the previous day in tracker by 9:20am."

There is a very simple solution to this situation. The way it should work is that the sales staff is in rotation. The first sales person arriving in the morning gets the first customer that comes in. Then they cannot take another Up until their CNA is completed, reviewed with the GM (who should have already met the customer before they left) and turned in. If sales people are not logging phone Ups, they should be taken off answering the phone. This is a fool proof, simple solution that builds discipline. It does require GM support. Be sure to cover this in your Saturday morning sales meeting.

# 21st MORTGAGE FREQUENT FUNDER PROGRAM

Everybody is using incentives to earn your business these days. Whether it's frequent flyer miles, rent-one get-one free videos or buy one pizza and get a second pizza half price. Our partner 21st Mortgage is no exception. They want to earn and keep your business and what a great program they've come up with to do just that! It starts today.

For every new home loan funded by November 30, the sales center receives a Frequent Funder Coupon.

## Coupon Details

Coupons are issued when a new home loan funds. Coupons are only issued for loans funded under standard 21st programs, special programs do not earn coupons. Coupons can be redeemed in one of two ways:

### Aged Inventory

- \* Rate 1% below standard rate in effect at time coupon is used.
- \* Only on new homes with invoice date prior to 9/15/99.
- \* Coupon must be redeemed by 3/31/2001.

### Big Dog Special

- \* Applies to Big Dog Special model only (Lancaster.)
- \* Rate is 11.99% with 2 origination points.
- \* Rate may be bought down by customer or retailer.
- \* Term 240 months and down payment 5%.
- \* Coupon must be redeemed by 12/31/2000.

# FYI - INFORMATION COSTS

All calls to 1411 or 555-1212 are now being billed @ \$.75. It has been an issue in the past for some of the retail locations and with this increase you will see an impact on your bottom line. Please restate the need to use the phone books in the offices.

# MARKETING UPDATE

Thanks to Bob Kipp at Mobilehome.net and the American Homestar MIS Department we are now capturing a data base of all Internet leads at the Corporate office. Internet e-leads have always been forwarded to the sales centers with a copy to you. This will not change. But, we will now build a data base that will allow us to direct market via email to our prospects. As the data base grows, we'll be able to send all of these prospects information on the latest promotion and direct them to our web site (such as [www.doubledownpayment.com](http://www.doubledownpayment.com)) for more information.

- Some sales centers get a lot of e-leads. Ask yourself why. Do they actively advertise their web address?
- Prospects frequently complete more than one form to claim multiple discounts:
- Supersize coupon
- Doubledown coupon
- Free Maple Cabinet door offer from Oak Creek Homes. (With the popularity of these coupons you would think the other manufacturing centers would eventually catch on and offer their own. Oh well.)
- Prospects are walking into the sales centers with a hand full of these coupon offers.
- Would it be a good idea for the RVP to email these prospects as a follow up? A smart RVP might develop a standard form email to send to confirm that the customer had been contacted by the sales center.

# SPECIAL THANKS!

The President's Club Quarterly would like to thank this issue's contributors:

Ronnie Richards  
Lanette Carpenter  
Robin Pate  
Jack Maxey  
Carrie Shipp  
Chuck Carney, Jr.  
Jim Taylor  
Mary Morton



# SUPER JACKPOT REVERSE RAFFLE

Survivor, Who Wants To Be A Millionaire, Big Brother, Power Ball, Lotto... They all pale when compared to your chances to be one of twelve winners of this giant jackpot. Plus you pick up a guaranteed 5% bonus along the way! It's the Super Jackpot Reverse Raffle and Aged Inventory Bonus program. Here's how it works.

## On every new home sold with an invoice over 15 months:

- An additional 5% sales commission is paid to the sales person.
- \$100 goes into the raffle jackpot.
- The sales person and GM receive a raffle ticket - 2 tickets if over 24 months.

## At the end of the contest:

- A reverse raffle is held to determine who wins the Super Jackpot.
- The last 10 sales personnel and 2 GM's drawn split the Jackpot evenly.
- We have over 500 homes that qualify, \$50,000 could go in the Jackpot.
- Divided by 12 - that's \$4,000 for each winning raffle ticket. Merry Christmas!

## RULES

### 1. Qualifying Sales

- Sales booked in September, October and November business.
- Deals must fund by December 15, 2000.
- Includes only new homes with invoices over 15 months.

### 2. Sales Bonus

- A 5% bonus over the sales commission schedule will be paid.
- Example:  

|                |                                        |
|----------------|----------------------------------------|
| \$6,000        | Payable Gross Profit                   |
| x 15%          | Sales Commission Rate                  |
|                | (Yours may differ)                     |
| \$ 900         | Standard Sales Commission              |
| \$ +300        | Aged Inventory Sales Bonus (5%)        |
| <b>\$1,200</b> | <b>Total Commission After 5% Bonus</b> |

### 3. Jackpot

- For every qualifying sale \$100 goes into Super Jackpot.
- For a qualifying sale, a raffle ticket goes into the Sales pot, 2 if over 24 months.
- For a qualifying sale, a raffle ticket goes into a separate GM pot, 2 if over 24 months.
- A copy of all raffle tickets awarded go to the Sales Person & GM.

### 4. Drawing For Winner

- The drawing will be held on December 20, 2000.

- The last 10 sales personnel remaining in the sales pot share one twelfth of the pot.
- The last 2 GM's remaining in the GM pot share one twelfth of the pot.
- A winner may claim more than one share if multiple tickets remain in the pot.
- The pot is split evenly among the holders of the last twelve raffle tickets drawn.
- Must be an employee at time of drawing to receive award.

### 5. Other Rules

- Official record of raffle ticket holders will be kept at Home Office.
- The more raffle tickets won, the better the odds of winning.
- The Jackpot amount is based solely on the number of qualifying homes sold.
- Replaces and makes null and void all other aged inventory incentive programs.

# AGED INVENTORY WINNERS OFF TO PARADISE

The winners of the recent Aged Inventory contest (listed below) are off to relax in Cabo, Mexico October 8th through 11th. These hard working salespeople and their guests will enjoy ocean front accommodations at the Melia San Lucas resort when they are not having fun in the sun or hanging at the Gigglin' Marlin. Congratulations to the winners. We want pictures and lots of good scoop on your return!

### Contest winners:

- |      |                     |
|------|---------------------|
| #75  | Anthony King        |
| #2   | Tommy Kime          |
| #86  | Linda Marksberry    |
| #103 | Robert Blakely      |
| #54  | Gary Vaughan        |
| #164 | Robert Fitts        |
| #58  | Joseph Linkenheimer |
| #8   | Jeff Shively        |

# CORRECTIONS AND RETRACTIONS

Salesperson Robert Hernandez was left off the list of Top 25 Salespeople for the year 2000. We apologize for the oversight!

# THE TOP TEN REASONS TO SELL LAND/HOME

10. It's easier and faster than you think.

- You're doing your customer a favor.
  - Lower interest rate.
  - Only one monthly payment.
  - Fewer out-of-pocket new home expenses.

8. Land/Home loans perform better for lender.

- Lower delinquency and repo loss for your sales center.
- Lender inclined to buy marginal deals.

7. Better profit margin on sale, less price haggling.

6. Consistent sales flow.

- Continuous pipeline of deals.
- Adjusts for seasonal peaks and valleys.
- Project sales one or two months ahead with certainty.

5. Home is paid off floorplan the day it arrives on customers site reducing interest cost.

4. Deal funds when home is at the property even if all improvements not complete.

3. Sales center loan advance is often increased due to value of property and improvements.

2. Contractors paid for site improvements by lender as completed.

1. Sales commission paid upon closing at title company.

# 2000 CSI WINNERS ANNOUNCED

Our customers have spoken and the top sales center in the country according to the Customer Satisfaction Index is SC#88 Nationwide Manufactured Homes in Midland, Texas. General Manager, Greg Burnett's team finished first with 95.2% of customers saying they would refer the sales center to friends and family. Our Prattville, Alabama store, led by GM Shane Ellis came in second with 93.8%. Congratulations to both teams on your outstanding results and ongoing commitment to customer care.



# 21st ANNOUNCES AGGRESSIVE FINANCE PROGRAMS

Everyone would agree that innovation in the manufactured home financing arena is rare. But 21st has broken the mold and rolled out three new programs that are totally unique and give us a competitive edge in the market place. The new programs include an insured 5% down program that promises to buy deep, an Interest Saver Program that reduces the homebuyer's rate and saves the customer interest equivalent to the price of their home, and a Frequent Funder loyalty program that earns certificates which allow the sales center to offer a lower interest rate.

## Insured 5% Down

The beauty of this program is that it allows 21st to be more aggressive in underwriting 5% down payment loans. An insurance company covers the risk of loss on these loans based on a policy premium paid by 21st. To make the program work, 21st needs first shot at all loan applications so they get some of the better loans to offset the cost of the credit insurance premium. This home only (chattel) program has only a few stipulations, most of which relate to the loan advance. Advance is limited to 130% of TIPS certified invoice, no deductions, sales tax, a maximum of 4 points (2 origination points and 2 buy down points,) 1 year insurance, extended service contract up to \$500, title fees and invoice amount on any retailer installed extras. Retailer installed extras are limited to set up, tie down, A/C, skirting, steps and any amenities required by a manufactured home community.

## Interest Saver Program

This simple program allows a lower interest rate and a shorter term while building home equity much faster. Here's how it works. First, the customer's monthly interest is computed using a rate that is one half percent (50 basis points) lower than the standard rate chart rate. Then a principal payment of \$40 is added to this monthly interest payment. This effectively creates a monthly payment that consists of interest plus \$40 principal pay down. Here is an example where a \$6.37 increase in monthly payment saves the homebuyer \$50,626.

|                                          | Interest Saver   | Standard  |
|------------------------------------------|------------------|-----------|
| Loan Amount                              | \$ 50,000        | \$ 50,000 |
| Interest Rate                            | 12.00%           | 12.5%     |
| Divide by 12 to get monthly rate factor  | 1.00%            |           |
| Multiply Loan Amount by Monthly Rate     | \$ 500           |           |
| Principal Payment                        | \$ 40            |           |
| Monthly Payment Add Principal & Interest | \$ 540           | \$ 533.63 |
| Term (Credit Manager Can Calculate)      | 262              | 360       |
| Term Reduction in Months                 | 98               |           |
| <b>Savings To Customer</b>               | <b>\$ 50,626</b> |           |

## Frequent Funder Program

Everybody is using incentives to earn and keep your business these days. Whether it's frequent flyer miles, rent-one get-one free videos or buy one pizza and get a second pizza half price. 21st Mortgage is no exception. They want to earn and keep your business and what a great program they've come up with to do just that! **For every new home loan funded by November 30, the sales center receives a 21st Mortgage Frequent Funder Coupon.** Here's the details.

Coupons are issued when a new home loan funds. Coupons are only issued for loans funded under standard 21st programs, special programs do not earn coupons. Coupons can be redeemed in one of two ways:

## Aged Inventory

- \* Rate 1% below standard rate in effect at time coupon is used.
- \* Only on new homes with invoice date prior to 9/15/99.
- \* Coupon must be redeemed by 3/31/2001.

## Big Dog Special

- \* Applies to Big Dog Special model only (Lancaster.)
- \* Rate is 11.99% with 2 origination points.
- \* The rate may be bought down by customer or retailer.
- \* Term 240 months and down payment 5%.
- \* Coupon must be redeemed by 12/31/2000.

## Summary

The programs offered by 21st are unique in the market place today. Creative programs that allow you to set yourself apart from other retailers. In addition to these 3 new programs, you can look to 21st for the exclusive Bi-Weekly (Bubba) payment plan, an aggressive FHA first time homebuyers plan, an excellent Land/Home financing program supported by one of the best staffs in the country and a conforming conventional mortgage plan. If you aren't using 21st today, you should be!