

# North Carolina

## MANUFACTURED AND MODULAR HOUSING NEWS

The official magazine of the NCMHA

VOL. 33 NO. 2



**Snapshots of NCMHA Annual Meeting 2012**

**New Board Members Elected at 2012 Annual Meeting**

**NCMHA Awards Recognize Outstanding Members**

The North Carolina Manufactured and Modular Housing News is published as a benefit of membership in NCMHA, 4911 Departure Drive, Raleigh, NC 27616

**2012-2013 Officers**

Scott Harker, President  
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Keith Miller, Second Vice President  
Paige Janey, Treasurer  
Tony Prevatte, Secretary  
Vito Montaperto, Immediate Past President

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Jerry Brewer  
Joe Earnhardt  
Luke Foster  
Tim Masters  
Bill McLucas  
Billy Owens  
Mike Smith  
Kent Suits  
Mark Tabert  
Tom Vail

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**Capital Area:** *Counties Served: Durham, Chatham, Harnett, Johnston, Lee, Nash, Person, Orange, Wake, Wilson*

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**Foothills:** *Counties Served: Alexander, Burke, Caldwell, Catawba, Iredell, Lincoln*

**Kerr Tar:** *Counties Served: Granville, Franklin, Halifax, Vance, Warren*

**Piedmont:** *Counties Served: Alamance, Alleghany, Caswell, Davidson, Davie, Guilford, Forsythe, Randolph, Rockingham, Stokes, Surry, Wilkes, Yadkin*

**Sandhills:** *Counties Served: Moore, Hoke, Cumberland, Sampson, Scotland, Robeson, Bladen*

**Southern Piedmont:** *Counties Served: Anson, Cabarrus, Gaston, Mecklenburg, Montgomery, Richmond, Rowan, Stanly, Union*

**Western:** *Counties Served: Ashe, Avery, Buncombe, Henderson, Jackson, Macon, Madison, McDowell, Mitchell, Rutherford, Swain, Transylvania, Watauga, Yancey*

For more information on the chapter in your area please contact the Association office at 919.872.2740.

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**W**e had another exceptional annual meeting at the Grandover in Greensboro. It is always nice to catch up with old friends as well as see all of the new faces!

I would like to thank all of you for electing me to serve as president of this association. I am very excited to lead our Board of Directors and tackle all of the challenges that lay ahead. I am very much looking forward to the year ahead, working alongside a great group of people and dealing with issues that are important to all of us in this association.



*Harker*

With that said, we have a lot of work ahead of us! Not only do we have major elections in the federal, state and local elections, but we are also faced with many issues in regards to federal government regulations. These elections and regulations will impact every facet of our industry.

As we face these challenges, I'm asking everyone to give of their time to our industry. Time spent helping our industry's causes is the equivalent of investing in your own business. Be a part of this effort; all you have to do is get involved. You all should have received a packet with requests for filling seats on various committees. Please take a moment to pull this form out and find something of interest to you and sign up. Even if you can't make the full time commitment and come to each and every meeting, your input is essential for our continued work as your association. Please, just get involved!

The more our members participate at the state and local level, the healthier our industry will be. Our efforts can build this industry and make it strong, but it will require commitment and participation. I hope I can count on all of our members to join me in all of our endeavors.

The challenges of our industry never go away. They have to be dealt with in the same professional manner we have all come to expect. The future may seem murky, but if we hold together and work together, we can survive and continue to provide housing needs to the people of North Carolina.

## INCLUDE THE NC MANUFACTURED AND MODULAR HOUSING NEWS IN YOUR 2013 BUDGET!

Are you interested in targeting industry members with your advertising? Then you need to advertise in this newsmagazine!

Reserve your ad space today! Call 919.872.2740 or e-mail [bobbi@nc-mha.org](mailto:bobbi@nc-mha.org) for a current rate list.

## Welcome New NCMHA Members

The following members have been approved by the Board of Directors since the last issue of The North Carolina Manufactured and Modular Housing News.

**AVERETTES INSURANCE AGENCY, LLC**  
Greensboro, NC

**BRAYBOY'S ENTERPRISES, INC**  
Lumberton, NC

**BRIARTAC FAMILY LLC**  
Fuquay-Varina, NC

**BUXBAUM REAL ESTATE COMPANY**  
Raleigh, NC

**COTTAGE COVE**  
Southfield, MI

**CRESCENT HOMES**  
Salisbury, NC

**FCP MHC LAND CO. NC SALES, LLC**  
Concord, NC

**FCP MHC LAND CO. NC SALES, LLC**  
Greenville, NC

**FCP MHC LAND CO. NC SALES, LLC**  
Winston-Salem, NC

**M SPACE HOLDING, LLC**  
Garner, NC

**OLDE MILL OF NC, LLC**  
Wilmington, NC

**OWLE SYSTEM BUILT HOMES, LLC**  
Asheville, NC



# Scott Harker Takes the Reins as NCMHA President at 2012 Annual Meeting



Scott Harker succeeds Vito Montaperto as the 2012-13 NCMHA President.

On Thursday, June 7, Scott Harker, Lone Oak Rentals, LLC, Little River, SC was elected to serve as the president of NCMHA for 2012-13. Harker, elected at the 2012 NCMHA Annual Meeting in Greenboro, NC, succeeds Vito Montaperto, Dana

Hill Community, Hendersonville, NC.

The rest of the executive committee members are as follows: Cliff DeSpain, Batchelor Supply, Inc., First Vice President; Keith Miller, Keith Miller Investments Inc., Second Vice President; Paige Janey, Clayton Homes, Treasurer; Tony Prevatte, Prevatte's Home Sales, Secretary. Immediate Past President Vito Montaperto continues to serve on the board.

Elections were also held to appoint representatives to the Board of Directors. Four new members join this year's Board: Luke

*continued on page 6*

**2012-2013 NCMHA Board of Directors:**

**Retailer Representatives:**

Mike Smith, Clayton Homes  
Tom Vail, Castle Manufactured Homes  
Kent Suits, Suits Homes, Inc.

**Finance & Insurance Representatives:**

Dell Averette, Stan Taylor Insurance Agency  
John Bowers, First Federal

**Community Developer Representatives:**

Luke Foster, Manufactured Housing Enterprises  
Tim Masters, Sunny Side, LLC

**Manufacturer Representatives:**

Bill McLucas, R-Anell Housing Group, LLC  
Billy Owens, Cavalier Homes, Inc.  
Joe Earnhardt, Clayton-Schult Homes, Inc.

**Service/Supplier Representatives:**

Mark Tabert, Progress Energy Carolinas  
Jerry Brewer, Senco Brands, Inc.

**STAN TAYLOR** INSURANCE

**Manufactured Housing Specialist**

<p><b>Retailers</b></p> <ul style="list-style-type: none"> <li>• Inventory Insurance</li> <li>• General Liability</li> <li>• Autos</li> <li>• Builder's Risk</li> <li>• Umbrella</li> <li>• Worker's Compensation</li> <li>• Bonds</li> </ul>	<p><b>Modular Builders</b></p> <ul style="list-style-type: none"> <li>• Builder's Risk</li> <li>• General Liability</li> <li>• Modular Set-up Bonds</li> </ul>
<p><b>Community Owners</b></p> <ul style="list-style-type: none"> <li>• General Liability</li> <li>• Rentals</li> <li>• Worker's Compensation</li> </ul>	<p><b>Service/Set-Up Contractors</b></p> <ul style="list-style-type: none"> <li>• Liability</li> <li>• Toters</li> <li>• Property</li> <li>• Bonds</li> </ul>




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**Stan Taylor Insurance Agency, Inc.**

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## Snapshots: NCMHA Legislative Day

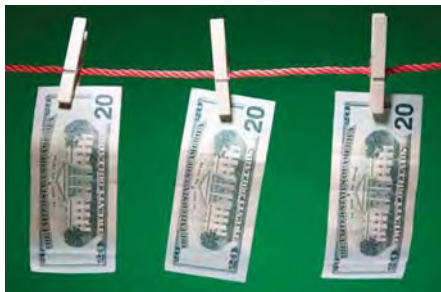


# Federal Anti-Money Laundering Program and Compliance

Your business may be subject to federal anti-money laundering (AML) and suspicious activity reporting (SAR) requirements and you may be required to have a compliance program in place.

The Financial Crimes Enforcement Network (FinCEN) is a bureau of the U.S. Department of the Treasury. FinCEN carries out its mission by receiving and maintaining financial transactions data and analyzing and disseminating that data for law enforcement purposes. FinCEN exercises regulatory functions primarily under the Currency and Financial Transactions Reporting Act of 1970, as amended by Title III of the USA PATRIOT Act of 2001 and other legislation, which legislative framework is commonly referred to as the "Bank Secrecy Act" (BSA). The BSA is the nation's first and most comprehensive Federal anti-money laundering and counter-terrorism financing statute.

FinCEN has engaged in a



variety of initiatives to ensure that its mission is carried out efficiently and effectively. In addition to collecting, analyzing, securing, and disseminating FinCEN data to its law enforcement and regulatory partners, FinCEN itself is a financial institution regulator. FinCEN has the task of writing and coordinating the enforcement of anti-money laundering rules for more than 100,000 banks, credit unions, money services businesses, insurance companies, securities brokers, casinos, mutual funds, precious metal dealers, and other financial institutions that face the risk of being used by criminals to support enterprises ranging from drug car-

tels, mortgage fraud rings, terrorist finance networks, and much more. In furtherance of its mission, FinCEN has initiated several initiatives over the years. One of those initiatives is the establishment of anti-money laundering programs for anyone that is considered a residential mortgage loan originator. Non-bank companies that meet the definition of a residential mortgage lender and/or originator must comply with the rule.

### *Is my Business Subject to the AML and SAR rules?*

FinCen's rule on AML and SAR compliance is applicable to residential mortgage lenders and originators ("RMLOs"). The Rule does not define "mortgage loan originator" the same way the SAFE Act does. RMLO activity is characterized by specific actions associated with a "residential mortgage loan," which is defined as a loan that is secured by a mortgage, deed of trust

*continued on page 14*

## IT'S STATE FAIR TIME!

Fall is in the air and that means it is time for Fair season! And no Fair season is complete without a trip to Raleigh to the North Carolina State Fair! Every year, NCMHA sponsors a house in which thousands of people get a chance to look at our product, see the quality, craftsmanship and beauty that we all know as a factory-built home.

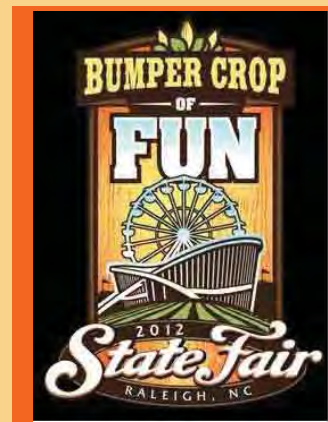
But NCMHA is only as strong as its membership, which is why we need your help!!

### WE NEED VOLUNTEERS!!

Dates: Friday, October 12th - Sunday, October 21st

Shift times: 12 noon - 4 pm & 4 pm - 8 pm

This is the largest education and marketing event of the year!  
Don't miss your chance to be a part of the most memorable exhibit of the State Fair!



### SIGN UP NOW!

Call NCMHA at 919-872-2740 or email [dana@nc-mha.org](mailto:dana@nc-mha.org)



# NCMHA Membership Awards Recognized at Annual Meeting in Greensboro

In 2003, four membership awards were developed to recognize the outstanding achievements of NCMHA members. Members from across the state sent in their applications to be considered as Member of the Year, Independent Retailer of the Year and Multi-Lot Retailer of the Year. The winners were chosen by a non-partisan group of judges. The following are the winners of this year's awards.

## NCMHA Rollan Jones Member of the Year-Al Randall

The Member of the Year award was created in memory of Rollan Jones, founder of R-Anell Housing Group, who died in a plane crash on May 29, 2002. He was widely known as one of the pioneers in the manufactured housing industry, a founding member and past president of NCMHA, a James E. LaVasque Award recipient and served on the MHI Board of Directors for 10 years.

His accomplishments as an industry innovator and leader in the manufactured housing industry were nationally recognized with his induction into the Hall of

Fame in 1994. His vision and determination were contributing factors to the growth of manufactured housing, always pushing forward in what could be accomplished and knowing that we as an industry could play a growing role in America's housing marketplace. It is in that spirit that this award was presented to Al Randall who demonstrated outstanding service to NCMHA and the industry during the past year.

## NCMHA Multi-Lot Retailer of the Year-Clayton Homes of Statesville



Lane Harrell accepts the NCMHA Multi-Lot Retailer of the Year award from Vito Montaperto.

The Multi-Lot Retailer award was created to recognize one sales center affiliated with a mul-

ti-lot operation for demonstrating a commitment to professionalism and to educate consumers and elected officials about the manufactured housing industry.

The Clayton Homes in Statesville shows consistent involvement in serving NCMHA, the community of Statesville and the industry as a whole. To qualify as a multi-lot retailer nominee, the retail company must operate 3 or more sales centers in North Carolina.

## NCMHA Independent Retailer of the Year-Suits Homes, Inc.

The Independent Retailer award was created to recognize one independent retail lot from the state for demonstrating a commitment to professionalism and to educating consumers and elected officials about the manufactured and modular housing industry. Suit's Homes sales team consistently shows involvement in serving NCMHA, the Siler City community, and the industry as a whole. To qualify as an independent retailer nominee, the retailer must operate 2 or less sales centers within North Carolina.

## NEW BOARD

*continued from page 4*

Foster, Manufactured Housing Enterprises, fills the seat vacated by David Rand as Community/Developer Representative; John Bowers, First Federal, replaces Al Randall as Finance Representative; Kent Suits fills the seat vacated by Tony Prevatte as Retail Representative; and Mark Tabert fills the seat vacated by Gary Andrews as Service/Supplier Representative.

Congratulations to all of the new board members and thanks to all those that have previously filled those seats.

## Jim Smith Memorial Golf Tournament Fund Raiser

The North Carolina Manufactured Housing Suppliers Council hosted a golf tournament followed by a BBQ buffet benefiting the Jim Smith Scholarship Fund on October 5th at the Tillery Tradition Country Club in Mt. Gilead, NC. If you were not able to attend and would like to donate, please send your personal tax deductible contributions to:

NCMHSC / Chuck Dionne  
Jim Smith Scholarship Fund  
PO Box 3118  
Salisbury, NC 28145

## *Dealers: Educate Your Customers about Preventative Home Maintenance*

**A**s Insurance Commissioner, I regularly see the impact that violent weather and poor home maintenance can have on a home's value, its lasting endurance and the safety of its inhabitants. A well-maintained manufactured home can help prevent many problems for the owner, as well as help retain the home's value.



*Goodwin*

With the hurricane season upon us and winter weather approaching, it is important for owners to take the proper steps to protect their homes. For most people, buying a home is the biggest investment they will ever make. But how many homeowners know what it takes to maintain their investment?

Our field inspectors routinely find that many consumer problems could have been prevented through routine maintenance, but that the homeowner wasn't properly educated about the ongoing upkeep of their home. This is where dealers and salespeople come into play — help your consumers by offering maintenance tips before problems arise.

Certain preventative steps, such as checking smoke alarms, should be done on a regular basis. However, harsh winter winds and cold weather prove to be particularly hard on homes. Before the winter months bring snow and ice to North Carolina, share the following winter-proofing tips with your consumers.

### **Winter Preventative Maintenance Checklist**

- Clean the furnace and change air filters regularly.
- Have an HVAC professional check your heating and cooling system at least every couple of years.
- Fill the heating fuel tank (if applicable). Check the fuel tank every 30 days, remove dirt and water as they accumulate.
- Check anchor ties to make sure they have not become loose or too tight as a result of frost heave.
- Wrap exposed oil lines.
- Check or install heat tape or insulation on water pipes.
- Weather-strip and re-caulk windows, doors, vents and openings of water pipes, as needed.
- Keep home temperatures between 45 and 50 degrees when away during cold weather periods to prevent interior water pipes from freezing.
- Check the roof. Replace damaged shingles or re-coat metal roof, if needed.
- Clean gutters to prevent ice dams from forming and causing damage.
- Lubricate window hinges and arms for easy operation.
- Remove dead tree branches in close proximity to the home. Ice, snow and wind could cause them to break, potentially damaging the home.
- Check smoke alarms and fire extinguishers routinely.
- Maintain positive drainage away from the home's foundation.
- To prevent projectile damage, remove loose materials from around the home when high winds are forecast.

*continued on page 13*

## **General Contractor's Seminars**

The Professional Development Committee has coordinated with Contractor's Seminars to offer a one day General Contractor's Course to the membership. A member can attend any of Contractor's Seminars regularly scheduled course for a discounted membership price. For more information, contact Bobbi Peterman at 919.872.2740.

### **October 4, 2012**

Hilton/RTP  
Durham, NC

### **October 6, 2012**

DoubleTree Biltmore  
Asheville, NC

### **November 1, 2012**

Hilton/RTP  
Durham, NC

### **November 2, 2012**

Hampton Inn/Mooresville  
Mooresville, NC

### **December 1, 2012**

Hilton/RTP  
Durham, NC

### **December 3, 2012**

DoubleTree Biltmore  
Asheville, NC

*Note: All dates on calendar are tentative.*

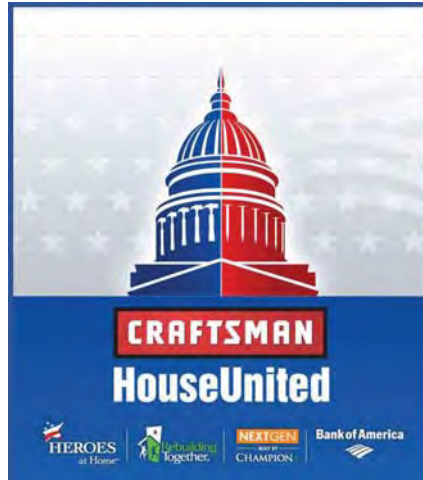
# Champion Home Builders Partners with Craftsman, Ty Pennington, Rebuilding Together, Heroes at Home, NextGen Home, and Bank of America to Build a Home for a Deserving Military Veteran

Champion Home Builders, was chosen to partner with Craftsman, a division of Sears Holdings, as well as NextGen Home, Bank of America and non-profit organizations, Rebuilding Together and Heroes at Home to build a home for one of our nation's most deserving military veterans at the Republican and Democratic National Conventions.

As part of the House United project, TV personality, Ty Pennington, led the charge to complete one half of a NextGen edition of a Champion home during the Republican National Convention in Tampa, FL. on Tuesday, August 28 and the other half of the home during the Democratic National Convention in Charlotte, N.C. on Monday, September 3. Candidates, delegates, elected officials and their staff, convention attendees, community members and media in both locations were invited to literally swing a hammer, nail 2x4s and

paint walls alongside Pennington during the events.

"Champion was very proud to be a part of this incredible partnership and program," said Jack



Lawless, CEO, Champion Home Builders. "Our military veterans and their families are some of the most deserving people in our nation. With each deployment and assignment, they give up a part of their life for our freedom and way

of life. Being a part of the House United project and having the opportunity to donate a beautiful home to one of these families is an incredible honor for Champion and our affiliated retailers across the country."

Both halves of the modular home were constructed at a Champion facility located in Salisbury, N.C., which builds the Carolina Building Solutions brand. After the construction is completed on the two halves during the conventions, they will be "united" when they are delivered and installed on a lot in Charlotte in the Belmont neighborhood in October. The completed home will then be donated to a deserving military veteran.

To learn more about the House United project, to sign the petition encouraging delegate involvement, please visit [www.facebook.com/craftsman](http://www.facebook.com/craftsman).

## MaHPAC Retailer Challenge: The Winner is...

Earlier this year, the North Carolina Independent Retailers Group (NCIRG) voted to make a sizable contribution to MaHPAC. In doing this, they also challenged all multi-lot retailers to make the same commitment to support MaHPAC.

"MaHPAC is such a vital part of being a member of this industry. It allows business owners like those in our group to have a voice in laws that are important to the modular and manufactured housing industry" said Sonny Bannister, NCIRG President.

Well, the results are in and



*NCIRG Members pose with their trophy.*

the winners are the Independent Retailers with a grand total of \$4,625.00. Multi-lot retailers also made a sizeable contribution of \$3,246.

Thank you to all that participated in such an important cause!

### GIVE TO THE SCOTT MORTON EDUCATIONAL TRUST TODAY!

We all know how tough the economy is, but in these times that it is even more important to give!

When debating about where to invest your hard earned money, think about giving your tax-deductible donation to the Scott Morton Educational Trust today! It is worth every penny!

For more information on how you can contribute to this important fund, please contact Bobbi Peterman at 1.800.849.6311 or e-mail [bobbi@nc-mha.org](mailto:bobbi@nc-mha.org).



**F**irst, let me say a special thank you to all the retailers who contributed to the Independent vs. Multi-Lot MaHPAC Challenge! Through generous contributions of their personal cash, we raised over \$7,000 for MaHPAC. A special thank you goes to Al Randall, Tony Prevatte, Mike Smith, and Sonny Bannister. These members were the ones who spearheaded the campaign and deserve special recognition.



*Lovin*

As you have heard me say time and time again, MaHPAC is an important part of the political process. A healthy PAC helps ensure that we are able to get our voices heard in the halls of the General Assembly, keeps industry friendly representatives in office and gives us better access to our elected officials. In short, it's one of the most important tools we have in ensuring that our position and legislative goals are met. So thank you again to all those who contribute to MaHPAC!

This year we have an important election in November. Of course the President and members of the House of Representative are up for election. But on the State level, we have all of the Council of State (which includes the Governor and Commissioner of Insurance), Legislators and many of the Judges up for election. In fact, over 60% of the General Assembly will be newcomers due to redistricting, retirement and other factors. That means control of government at every level is up for grabs this November. Who wins this November could shape policy and government for many years to come. It will affect how our industry is regulated, including but not limited to; what policies are made to help our struggling housing market, how rules and administrative regulations are carried out and regulated, what priorities are established, how and what rate we pay in fees and taxes, and so on. So needless to say this is one of the most important elections, ever.

Our MaHPAC plan is to contribute to our friends, those who are sympathetic to our issues, and who have supported us over the years. We will contribute as much as we can and plan on using almost all of our donations this year. It's that important of an election. We also will be conducting our annual legislative day next year including a legislative reception for members of the General Assembly and Council of State. With so many new faces at the General Assembly, it is extremely important that we have a broad representation of industry members attend this event. The reception will be held in April or May depending on the Legislative calendar. So when you start seeing flyers announcing the event, please plan on attending and bringing another member with you. We really need you to help us promote our industry and talk face to face with our regulators about the issues we are facing.

If you have comments or suggestions about elected officials in your area that we should be supporting (or not supporting), please let me know.

### Calendar of Events

The following is a list of events that NCMHA will be hosting in the coming months including Board of Directors dates. Please mark your calendars and plan on attending!

#### **October 11-21, 2012**

NCMHA Display at North Carolina State Fair  
Raleigh, NC

#### **November 14, 2012**

Registered Housing Specialist Seminar and State Test  
Raleigh, NC

#### **December 12, 2012**

Registered Housing Specialist Seminar and State Test  
Raleigh, NC

#### **December 13, 2012**

NCMHA Board of Directors Meeting  
Raleigh, NC

#### **March 7, 2013**

NCMHA Board of Directors Meeting  
Raleigh, NC

#### **May 9, 2013**

NCMHA Board of Directors Meeting  
Raleigh, NC

Many thanks to all the companies that made our meeting such a success!

[ our sponsors ]

## SPECIAL EVENT

Clayton Homes-Annual Meeting Buffet Lunch  
Prime Supply-Welcome Reception

## PLATINUM LEVEL

DRA Living, Inc.  
First Federal  
Holmes Building Systems, LLC  
Jordan Price Wall Gray Jones & Carlton  
Progress Energy  
R-Anell Homes

## GOLD LEVEL

21st Mortgage

## SILVER LEVEL

Champion Home Builders  
Johnson & Johnson  
Manis and Crestline Custom Builders  
Parrish Manor  
Prevatte's Home Sales, Inc.  
Senco Brands, Inc.  
StyleCrest  
US Bank Manufactured Housing Finance

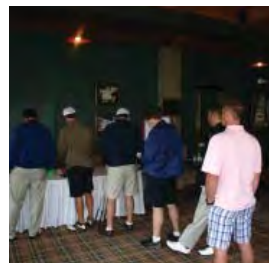
## BRONZE LEVEL

CU Factory Built Lending  
Fleetwood Homes



For more photos, visit our website at [www.nc-mha.org](http://www.nc-mha.org)





[ "Movers & Shakers – The First 20 Years" Honored ]



A highlight of the 2012 NCMHA Annual Meeting was the Wednesday Evening Welcome Reception honoring the "Movers & Shakers – The First 20 Years". Many of our early leaders who were instrumental in forming a great industry and association reunited and shared fond memories as well as war stories with other industry legends, current industry leaders and newcomers. "It was wonderful to see friends I had not seen for 25 years" said Rolly Bannister. Those "Movers & Shakers" attending included Rolly Bannister, Wilbur Boltz, Harley Cole, Wallace Conner, Becky Dobbins, Jim Duckworth, Bob Garrett, Denny Green, Henry Green, Walter Hughes, Gareth Jones, Tom Lenfesty, Joe Manis, Al Martin, Randy Miller, Darryll Mullinex, Barbara Norcom, Bob Powell, Jim Starling, J.T. Williams and Floyd Wilson.



## NCMHA Past President is Honored with Prestigious LaVasque Award at 2012 Annual Meeting

The James E. LaVasque Award is the highest honor bestowed upon a member of NCMHA. The award is presented annually to a member who embodies the high standards, vision and leadership ability of Oakwood Homes President James E. LaVasque, an industry pioneer who was one of the founders of the association and served as one of its first presidents.

This year, Chris Parrish joined the distinguished list of the LaVasque award recipients in tribute to his many years in the industry. Parrish has been intimately involved in every aspect of his family's land lease community and continues to be involved in the day-to-day management. He has served as an officer in every position including President of NCMHA and

serves on the board of the Scott Morton Educational Trust Scholarship Committee. At the national level, he has served as the Chairman of the National Communities Division of the Manufactured Housing Institute (MHI); currently serves on the NCC Board of Governors; and has served on MHI's Board of Directors. He has recently been appointed to the board of the N.C. Rural Economic Development Center, Inc. In 2012, he was named Tar Heel of the Week by the *Raleigh News & Observer*. He is also the founder and President of the Nessie Foundation, a non-profit that works to assist at-risk youth. He received a B.A. in Political Science from UNC-Chapel Hill, a MBA from Appalachian State University, and has successfully passed the Uniform CPA



*Chris Parrish (right) accepts the LaVasque Award from the 2011 recipient, Dell Averette (left).*

Examination. He resides in Raleigh, NC with his wife Colleen, their two children, Ella and Keegan, and two black labs.

### MHI Call for Entries for 2013 National Industry Awards

MHI is currently calling for entries for the 2013 National Industry Awards under the following categories: 2013 Community and Retail Sales Center of the Year; 2013 Manufactured & Modular New Home Design; 2013 Manufactured Home Design; 2013 Modular Home Design.

The National Industry Awards are presented each year at the National Congress & Expo for Manufactured and Modular Housing, bringing recognition to the best manufactured home communities, and manufactured home retail sales centers in the country in addition to the industry leaders in best new home manufactured and modular home designs. This year, the Congress & Expo will be held April 16-18, 2013 at Paris Hotel in Las Vegas.

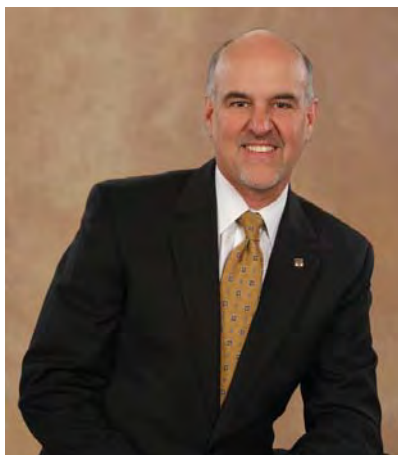
Please visit MHI's website for more information: [www.manufacturedhousing.org](http://www.manufacturedhousing.org).

## Former NCMHA Board Member Wins Republican Primary for Buncombe County Board of Commissioners Seat

Former NCMHA board member, Joe Belcher, has won the Republican primary seat for the Buncombe County Board of Commissioners in District 3. Buncombe County has five Commissioners that serve four-year terms. They are elected by the people in partisan elections.

District 3 includes the communities of Arden, Biltmore, Bent Creek, Enka, Candler and Leicester, NC. The Board oversees all the departments in the County through a County Manager form of government. The Board sets policy that is carried out by the County Manager.

The Commissioners enact policies such as establishment of the property tax rate, regulation of



erosion control, noise and subdivisions outside municipal jurisdiction, and adoption of the annual budget.

Congratulations to Joe and good luck in the November election!

## Joe Sadler Receives Steve Zamiara Excellence in Government Award

Joe Sadler, Deputy Director of the Manufactured Building Division of the NC Department of Insurance was presented the award for his determination, commitment and untiring efforts and support of the manufactured and modular housing industry in North Carolina.

The Steve Zamiara Excellence in Government Award was created in honor of former NC-MHA Executive Director, Steve Zamiara, because of the work that he did for the industry in the public as well as the private sector. This award honors public servants that have demonstrated leadership, commitment and dedication to the manufactured and modular housing industry. Qualifications for the award include being: an elected/appointed official; a strong supporter of the manufactured/modular industry; a per-



Joe Sadler accepts the Steve Zamiara Excellence in Government Award from Vito Montaperto.

son of strong moral ethics; a leader in their respected field; selfless on behalf of the people they represent; committed to forging a positive relationship with industry members; understanding of the role of having a public and private relationship and; a person that works on behalf of the industry on an important issue affecting NCMHA members.

## COMMISSIONER'S COLUMN

*continued from page 7*

- Have a battery-operated radio to monitor conditions during bad weather periods.
- Keep vegetation well-maintained near the home.

Some recommendations are fairly simple, such as installing heat tape. However, only qualified professionals should complete other tasks, such as inspecting the furnace and surveying the home for structural damage that may have occurred throughout the year.

Thank you for your efforts to help your customers understand how to properly maintain their homes!

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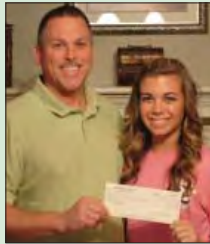
The Scott Morton Educational Trust was established in 1988 in the memory of former NCMHA Executive Director, Patsy Morton Rumbley's son, Scott who was killed in a tragic dirt bike

accident. His love of life, family, friends and faith in the future is the spirit in which this trust is formed.

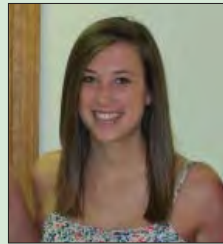
The Trust supports the pursuit of higher education by awarding annual cash stipends to grad-

uating high school seniors, adults attending college, junior college or technical school, or students with special educational gifts or needs.

The following nine students are this year's recipients:



Marisa Gurner  
Rowan Cabarrus  
Community College



Emily Leary  
East Carolina  
University



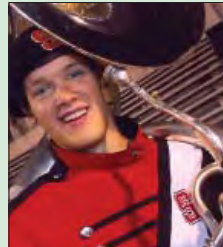
MacKenzie McGee  
William Peace  
University



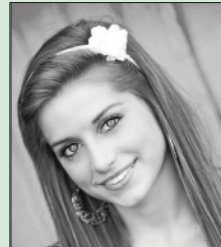
Madison McGee  
Johnston County  
Community College



David Randall  
Clemson University



Jacob Smith  
North Carolina State  
University



Jordan Thompson  
Appalachian State  
University



Martha Turpin  
UNC Asheville  
Matthew Turpin  
UNC Asheville

## ANTI-LAUNDERING

*continued from page 5*

or other consensual security interest on, among other things, a manufactured home, mobile home, trailer, or residential real estate upon which a residential structure (including manufactured home, mobile home or trailer) is to be constructed.

Under the FinCEN rule a RMLO is defined as a person who accepts a residential mortgage loan application or offer or negotiates terms of a residential mortgage loan, with or without compensation.

Specifically, companies that:

- make residential mortgage loans;
- are named as the person to whom residential mortgage loans are initially payable;
- sell manufactured homes using a retail installment contract;
- help consumers complete credit applications;
- review the contents of a credit application;
- relay loans terms to/from consumer or residential mortgage lender;
- discuss or negotiate specific financing terms with consumers;
- are engaging in RMLO activities and are subject to the FinCEN rule.

Additionally, if your company is covered by the FinCEN rule then it must adhere to the rule's requirements for all of its business activities, including those activities

that do not constitute RMLO activity.

***I think may be subject to the FinCEN AML and SAR Rule. What do I need to do?***

Your business will be required to establish an anti-money laundering program/suspicious activity reporting compliance program.

Fortunately, our national association, the Manufactured Housing Institute (MHI), has developed a compliance policy and template to assist MHI members comply with the rule. Visit [www.manufacturedhousing.org](http://www.manufacturedhousing.org) for more information.



# STATISTICS

## HUD CODE June 2012

	Through June 2012		Through June 2011		Percentage Change
	Shipments	Market Share	Shipments	Market Share	
New England	380	1.4%	306	1.3%	24.2%
Middle Atlantic	1,447	5.3%	1,166	5.1%	24.1%
East North Central	1,992	7.2%	1,471	6.4%	35.4%
West North Central	2,036	7.4%	1,283	5.6%	58.7%
South Atlantic	5,239	19.1%	4,787	20.8%	9.4%
East South Central	4,228	15.4%	3,673	16.0%	15.1%
West South Central	8,851	32.2%	7,378	32.1%	20.0%
Mountain	2,091	7.6%	1,741	7.6%	20.1%
Pacific	1,223	4.4%	1,205	5.2%	1.5%

	Through June 2012		Through June 2011			Percentage Change
	Shipments	Market Share	Shipments	Market Share	Rank	
1. Texas	5,237	18.9%	4,002	18.9%	1	30.9%
2. Louisiana	2,106	7.6%	2,074	9.0%	2	1.5%
3. Florida	1,260	4.5%	1,189	5.1%	3	6.0%
4. North Carolina	1,254	4.5%	1,127	4.9%	5	19.1%
5. Kentucky	1,206	4.4%	911	3.9%	4	7.0%
6. Mississippi	1,133	4.1%	1,040	4.5%	7	24.4%
7. Mississippi	985	3.6%	985	3.6%	6	-5.3%
8. South Carolina	888	3.2%	746	3.2%	8	19.0%
9. Tennessee	856	3.1%	669	2.9%	11	28.0%
10. Oklahoma	844	3.1%	723	3.1%	10	16.7%
	<b>15,769</b>	<b>56.9%</b>	<b>13,534</b>	<b>58.5%</b>		<b>16.5%</b>

## North Carolina Product Mix June 2012

Shipments			Production		
Single-Section	Multi-Section	Total Shipments	Single-Section	Multi-Section	Total Shipments
70	113	183	71	128	199

North Carolina	2011	2012	% Change
Home Production	225	199	-11.6%
Home Shipments	236	183	-22.5%

## MODULAR 1st Quarter 2012

Shipments of Modular Homes by State Ranked from Highest to Lowest 1st Quarter 2011

	Modular Shipments	% of Total
New York	290	9.9%
North Carolina	290	9.9%
North Dakota	274	9.4%
Virginia	255	8.7%
Pennsylvania	198	6.8%
New Jersey	129	4.4%
Texas	105	3.6%
Iowa	98	3.4%
Michigan	97	3.3%
Illinois	91	3.1%
Massachusetts	72	2.5%
Florida	72	2.5%
Maryland	66	2.3%
Minnesota	65	2.2%
Maine	58	2.0%
Nebraska	49	1.7%
South Carolina	47	1.6%
Colorado	47	1.6%
Tennessee	46	1.5%
Indiana	44	1.4%
Louisiana	40	1.3%
Wisconsin	38	1.2%
Delaware	35	1.2%
Ohio	35	1.2%
West Virginia	34	1.1%
Missouri	32	1.0%
Connecticut	28	0.6%
New Hampshire	18	0.3%
Georgia	10	0.2%
Rhode Island	7	0.2%
Vermont	7	0.2%

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