From: "MHARRDG@aol.com" <MHARRDG@aol.com>

Date: February 20, 2014 at 1:46:24 PM EST

Subject: MHARR CHAIRMAN'S INVITATION TO FINANCE COMPANIES

FEBRUARY 20, 2014

TO: SELECTED MANFUFACTURED HOUSING INDUSTRY FINANCE COMPANIES -- BY INVITATION ONLY

FROM: JOHN BOSTICK, CHAIRMAN

RE: INVITATION TO ATTEND MHARR BOARD MEETING

As you know, the Manufactured Housing Association for Regulatory Reform (MHARR) has become more heavily involved in manufactured housing industry public and private consumer financing issues in the nation's capital, as the availability of such financing has been negatively impacted by discriminatory regulations and related policies at the federal level.

MHARR, relying on its customary resources, has taken significant steps in this area – both legislatively and administratively – to open up and advance an expansion of: (1) the number of manufactured home consumer financing providers; (2) the number of manufactured home consumer finance providers (and loans) eligible for participation in the FHA Title I and Title II programs (and GNMA securitization); (3) the number of manufactured home consumer finance providers (and loans) eligible for federally-sponsored GSE support; (4) high-volume securitization of manufactured home loans; and (5) the availability of all types of manufactured home loans, including real-estate, chattel and hybrid.

MHARR's efforts to advance these objectives have reached a stage at which it is appropriate and necessary to share its views, goals and approaches with a selected cross-section of manufactured housing industry consumer finance providers in order to set the groundwork for a cooperative effort.

On behalf of the MHARR Board of Directors, I wish to extend this invitation to you to attend and participate in its review and discussion of consumer financing matters at the Board's upcoming meeting in Tunica, Mississippi (in conjunction with the Tunica Manufactured Housing Show) at 8:00 A.M. on Thursday, March 27, 2014. The meeting is scheduled to end by 9:45 A.M., but consumer financing matters will be addressed at an early stage of the meeting, so that finance company participants can return to the show at their discretion.

For logistical and planning purposes, I would appreciate it if you could please mark below whether you will be able to attend the meeting, and return this document to MHARR via an email reply to this invitation. In the event that your company is not going to be an exhibitor at the show, attached, for your convenience, is a show package with hotel and guest information.

On behalf of my MHARR-manufacturer colleagues, I thank you in advance and look forward to seeing you at our meeting.

cc: MHARR Manufacturers Danny Ghorbani
I/We will attend the MHARR Tunica Meeting
Thank you, but I cannot attend
(Please reply by email to mharrdg@aol.com by no later than Friday, March 14, 2014)
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