



ANTITRUST INSTRUCTIONS AND WARNING

In recognition of the fact that MHI, as a trade association representing competitors in various areas, may encounter situations that raise possible antitrust issues, participants at this meeting are reminded that they are required to comply with the spirit and specific requirements of the antitrust laws on all activities within the scope of their responsibilities. The general requirements of the antitrust laws prohibit any agreement to restrict trade between competitors. The following prohibitions are included:

1. Agreeing to fix or regulate prices, markups, or the conditions or terms of the sale, whether at the wholesale or retail level for suppliers, manufacturers, or retailers;
2. Agreeing to fix or regulate rental fees or the conditions or terms of the lease for manufactured home land-lease communities;
3. Agreeing to establish geographic trading areas, allocating markets or customers, or classifying certain customers or tenants as being entitled to preferential treatment;
4. Participating in any plan designed to induce any manufacturer or distributor to sell or refrain from selling, or to induce any manufacturer, supplier, retailer, or community owner to discriminate in favor of or against a particular customer or class of customers;
5. Agreeing to limit or restrict the quantity of supplier products or manufactured homes to be produced;
6. Participating in any plan which has the effect of discriminating against or excluding competitors;
7. Agreeing to establish or limit the terms of credit or financing for manufactured home purchases, the refinancing of home loans, and floor plan lending agreements.
8. Agreeing or participating in any plan to refuse to deal with potential customers or suppliers for economic motivations;
9. Agreeing to standardize services, products, or financing provided to customers; and
10. Agreeing to limit or restrict advertising. This is only a general outline of some of the areas which illustrate antitrust dangers in discussion among competitors and between sellers and their customers.

In addition to these specific guidelines, participants at this meeting should adhere strictly to the agenda and should not discuss subjects of doubtful legality.

During this meeting, there should be no recommendations with respect to "sensitive" antitrust subjects, those that relate to price, products, markets, and the selection of customers, tenants or suppliers. Price should not be discussed at all; to the extent prices and costs are to be mentioned, only general reference to past pricing and cost data are permitted. No discussion may occur regarding current or prospective prices and costs.

Members should not in any way be coerced in taking part in MHI activities during this meeting nor should there be any policing of the industry to see how individual members are conducting their businesses. The chairman of each meeting must be sensitive to the discussion related to antitrust laws and it is his/her responsibility to conduct the meeting in such a manner that these laws are not infringed. If a question arises as to the propriety of the matter under discussion, it is the obligation of the chairman to seek the appropriate advice of counsel. ##

(MHPProNews commentary: The above is from the February 2017 San Antonio Winter Meeting Suppliers Division packet, the highlighting has been provided by MHPProNews under fair use guidelines. The links, articles, and images below are a partial example of how MHI has allegedly crossed legal lines, to the detriment of members, non-members, taxpayers and the public at large. DOJ should investigate MHI.)

<http://www.MHPProNews.com/blogs/daily-business-news/extortion-rico-allegedly-illegal-and-dirty-side-of-manufactured-housing-exposed/>

Extortion? RICO? Allegedly Illegal, and Dirty Side of Manufactured Housing, Exposed
 April 19th, 2017

R.I.C.O. ACT
Racketeer Influenced and Corrupt Organizations Act

The RICO Act was originally conceived as a law would be used to combat organized crime specifically the Mafia like organizations... enacted by Congress in 1970. It has had at applications in not well as civil law.

Wikipedia defines it the following terms

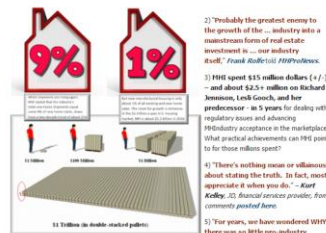
"The Racketeer Infil and Corrupt Organz Act, commonly refe as the RICO Act or simply RICO, is a U States federal law t

<http://www.MHPProNews.com/blogs/daily-business-news/weaponized-faked-news-harms-manufactured-housing-homeowners-professionals/>

An Executive Summary – 400 Words – Manufactured Housing Industry Obstacles and Billions in Opportunities

by L.A. Tony Kozach

1) We're in a trillion-dollar annual U.S. housing market. There's a growing demand for affordable housing. So why is manufactured housing housing at only 1% of the total U.S. housing market?



2) "Probably the greatest enemy to the growth of the... industry into a mainstream form of real estate investment is... our industry itself." Frank Joubert (MHI) 10/10/16

3) MHI spent \$55 million dollars (+/-) - and about \$25+ million on Richard Jenkinson, Len Gooch, and her predecessor - in 3 years for dealing with regulatory issues and advancing MHI industry acceptance in the marketplace. What practical achievements can MHI point to for those millions spent?

4) "There's nothing mean or villainous about stating the truth. In fact, most appreciate it when you do." - Aart Kelley, JD, financial services provider, from comments posted here.

5) "For years, we have wondered WHY there was so little pro industry advocacy from MHI to government agencies, proposals, rules, etc. that were [being] set in the best interest of this industry." - Bob Crawford, president of D&H Home Housing, a 100+ year rated reliable and long-time community operator.

<http://www.MHPProNews.com/blogs/daily-business-news/could-mhi-have-helped-kill-cfpb-another-opportunity-missed-mh-lending-legal-report/>

<http://www.MHPProNews.com/blogs/daily-business-news/media-mhi-members-welcomed-industry-warned/>

<http://www.MHPProNews.com/industry-news/industry-in-focus/a-executive-summary-400-words-manufactured-housing-industry-obstacles-and-billions-in-opportunities>

"An Elephant Ass," Understanding GSEs, Duty to Serve, Manufactured Home Lending
 January 28th, 2017

Freddie Mac
Fannie Mae
FEDERAL HOUSING FINANCE AGENCY

GSEs & MH Lending - A Plimp on an Elephant's Ass

"The manufactured homes chattered lending market poses challenges and risks for the enterprises"

- FHFA statement in its request for comments on the Government Sponsored Enterprises (GSEs) Duty to Serve Manufactured Housing

"This is a great opportunity for consumers of affordable housing to have additional lending options..."

- Cindy Pearce, President, Cascade Financial Services