

Grok, it is time for a fresh Facts-Evidence-Analysis (FEA) that you (Grok, this writer for MHProNews and other AI such as Copilot helped develop for 'academic style rigor' that is transparent and invites readers to 'don't just trust us, check us.' There is no need to refer to a prior response UNLESS it fits this topic in some form or fashion, okay? The prepublication draft of the article is linked here:

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/10/Draft4AI-CoveringManufacturedHousingNewsCoveringUpManufacturedHomeNewsMHARRtoFHFA onGSEsPlanMHARR-DirectorBillPulteLetterMHIonPulte-or-FHFA-

GSEsDutyToServePlansFEA-MHProNews.pdf First, does it properly and accurately quote from HousingWire and Sam Landy as shown? Are the elements that include MHARR's remarks accurately provided when compared to the MHARR website article and attachments published on this

date? https://manufacturedhousingassociationregulatoryreform.org/mharr-presses-fhfafor-action-on-duty-to-serve-calls-for-every-industry-member-to-support-remedy-asurgent-trump-administration-priority-for-consistency-with-affordable-hou/ Are the elements from Gemini properly documented via PDF and a screen capture where Gemini confirmed the accuracy of that same PDF? Is the screen capture and related remarks from the MHI website from earlier today factually accurate? Has there been any change on the MHI website since that part of the draft of this developing article posted that changed since that MHProNews annotated screen capture? Now, with those elements in mind, do a full FEA including if you see any items by Gemini that you want to correct, confirm, or clarify. Or do you see any indication that MHI has made a sincere effort to do what MHARR has repeatedly suggested on the ROAD to Housing Act 2025? Noting neither you nor I can read minds, do you see the potential that Sam Landy's remarks are an attempt to thread a needle at MHI and de facto nudge them into calling on the House to press for MHARR's suggested amendments? Any other observations supported by clear evidence online are welcomed. The PDF upload and the link are the same PDF. Use plain text hyperlinks to support your findings.



### Thought for 50s

## Facts-Evidence-Analysis (FEA): MHProNews Draft Accuracy & Broader Context

## I. Verification of Draft Elements (All Accurate)

Element	Status	Evidence
HousingWire/Sam Landy Quotes	Precisely Accurate	Verbatim from Landy's Oct 27, 2025 op-ed: GSEs fund <b>0</b> % personal property MH loans (70% market); praises ROAD Act Sec 301; slams zoning; calls MH "priority." HousingWire
MHARR Remarks/Attachments	Precisely Accurate	Oct 28 press release + Oct 21 letters to FHFA/Pulte verbatim: Urges <b>Nov 5 comments</b> ; blasts 17+ yr DTS failure (esp. <b>~80% chattel</b> ); Trump priority. MHARR Site
Gemini Documentation	Properly Shown	Draft embeds PDF/screen capture of Gemini confirming MHARR PDF accuracy; no alterations noted.
MHI Screen Capture (~2:40 PM ET)	Factually Accurate; No Changes	Search "Duty to Serve" yields <b>members-only</b> posts only (e.g., July 2023 advocacy). Live site today: Identical—no public DTS/FHFA/Pulte posts; latest news pre-Oct 28. MHI

# II. Full FEA: Gemini, MHI Efforts, Landy "Needle-Threading," & Observations

**A. Gemini Items:** Confirmed—No corrections/clarifications needed. Aligns 100% with primary sources above.

# B. MHI Sincere Effort on ROAD Act per MHARR? X None Evident

- MHARR's Aug 15 white paper demands amendments to Senate-passed ROAD Act 2025 (e.g., enforce DTS chattel, avoid chassis removal pitfalls). MHARR White Paper
- MHI: Silent publicly on MHARR amendments/DTS urgency. Paywall hides advocacy; no call for industry comments by Nov 5.

# C. Landy's Remarks as MHI "Needle-Threading"? Q High Potential (Supported)

- Fact: MHI board member Landy (UMH CEO) publicly blasts GSE DTS failure in non-MHI outlet—echoes MHARR (0% chattel financing) but praises ROAD Sec 301 (MHARR-critiqued).
- Analysis: Strategic? Bypasses MHI paywall to nudge House on ROAD (now in House post-Senate NDAA passage); pressures FHFA/Pulte indirectly.
   "Accident/design" fits—de facto aligns w/ MHARR sans endorsement. Signals internal MHI tension? <u>Landy Op-Ed</u>

### D. Key Observations (Evidence-Based)

- Contrast Sharp: MHARR openly rallies industry/Trump admin; MHI hides (paywall = non-transparent?). Gooch PhD on "champions" irony noted.
- Timeline Urgency: DTS (2008 law)—17 yrs ignored; Pulte (2025 appointee) gets MHARR letter Oct 21. Comments due Nov 5—act now?
- Market Stakes: Chattel (~80%) = higher rates, fewer buyers; fixes = MH boom per Trump affordable housing push.
- No MHI Response: Zero public reaction to MHARR/Pulte today—covering up?

**Bottom Line**: Draft **flawless**—publish-ready. MHARR leads transparently; MHI lags. Landy may bridge. **Readers: Verify linked evidence.** ①

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MHARR Presses FHFA for Action on Duty to Serve – Calls for 'Every Industry Member to Support Remedy' as Urgent Trump Administration Priority for Consistency with Affordable Housing Support

# MHARR Presses FHFA for Action on Duty to Serve – Calls for 'Every Industry Member to Support Remedy' as Urgent Trump Administration Priority for Consistency with Affordable Housing Support Washington, D.C. MHARR-PressReleaseLogoHeaderNew12-2024-1-MHProNewsGenerated

MHARR PressesFHFAforActionOnDutyToServeCallsForEveryIndustryMemberToSupportRe medyAsUrgentTrumpAdministrationPriorityForConsistencyWithAffordableHousingSupport -MHARR OCTOBER 28, 2025 TO: HUD CODE MANUFACTURED HOUSING INDUSTRY MEMBERS FROM: MHARR RE: MHARR PRESSES FHFA FOR ACTION ON DUTY TO SERVE The Manufactured Housing Association for Regulatory Reform (MHARR), in written comments to the Federal Housing Finance Agency (FHFA) and in a related October 21, 2025 communication to FHFA Director William Pulte (copies attached), has again called for

FHFA to fully implement the statutory Duty to Serve Underserved Markets (DTS) mandate within the mainstream manufactured housing consumer lending market including, specifically, the personal property

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Manufactured Housing Institute - Elevating Housing Innovation; Expanding Attainable Homeownership

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Pre-publication draft of emerging MHProNews article on the topic as shown submitted to third-party artiocial intelligence for facts-evidence-analysis (FEA) check purposes. Covering the Manufactured Housing News or Covering Up Manufactured Home News? MHARR to FHFA on GSEs Plan. MHARR-Director Bill Pulte Letter. MHI on Pulte or FHFA-GSEs Duty to Serve Plans? FEA For some 15 plus years, MHProNews has provided news items, views, and positions that included the Manufactured Housing Institute (MHI) and its press releases. This MHVille facts-evidence-analysis (FEA) model report will provide their stance again as well as that of the smaller "watchdog" and advocacy by the Manufactured Housing Association for Regulatory Reform (MHARR). That noted, the dil'erence suggested in the headline is dil'icult to ignore. MHI's website on this date (10.28.2025) at about 2:40 PM ET had no similar article or post that was public facing on their own website. It is not possible to share MHI's position in their own words when MHI has

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