

Grok, pivoting to a new topic. Do not use prior Q&As in your response to this input-inquiry UNLESS it specifically applies. The upload to you includes insights from AI MS Bing's powered Copilot and Google's AI powered Gemini. Using the FEA methodology, is it fair to say that MHI has been credibly accused of posturing for the sake of optics as they seek to use their website to attract new members under the home page claim of "Elevating Housing Innovation; Expanding Attainable Homeownership" and their claim of representing "all segments" https://www.manufacturedhomepronews.com/wp-

content/uploads/2024/03/ManufacturedHousingInstituteFactCheckClaimRepresentAllSeg mentsOfManufacturedHousingOrFactoryBuiltHousingMHProNews.jpg of manufactured housing while they are actually more focused on consolidation

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/05/M-A-ConsolidateManufacturedHousingUnderperformance21stCenturyQuotesScreenShotInves torRelationsIRpitchAntitrustOligopolyStyleMonopolizationMonopolyManufacturedHomeProNews.png using various communications tactics that include paltering and posturing for effect:

https://www.manufacturedhomepronews.com/masthead/terminology-101-understand-key-words-palter-posture-projecting-optics-regulatory-capture-iron-triangle-nonprofit-capture-illusory-truth-how-throttling-productionconsolidation whose new board https://www.manufacturedhomepronews.com/mhi-board-risk-legal-precedent-shows-directors-liable-for-oversights-if-negligence-is-gross-personal-liability-can-pierce-protections-like-do-insurance-civil-crimi/ with the possible exception of Sam Landy https://www.manufacturedhomepronews.com/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/ is there a body of evidence organized by MHProNews and MHLivingNews as well as insights from manufacturedhousingassociation.org that supports the notions that Copilot and Gemini have observed in the upload to you that is also linked here:

https://www.manufacturedhomepronews.com/wp-content/uploads/2025/11/MHI-optics-Third-PartyAlscreencaptures-MHProNews-scaled.png Has MHI ever publicly responded to those concerns raised by MHARR, MHProNews, MHLivingNews that in recent years the

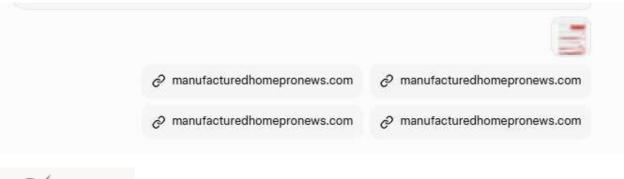
later two have used third-party AI - including you, Grok - to discern their seemingly contradictory claims and behaviors? Confirm, correct, or clarify as warranted by evidence you find in your online checks on this date (say the date and time in your response) and use plain text hyperlinks to support your response. Keep in mind that in the ideal, your response will be added to the evolving composite graphic that is uploaded to you, so that first time or returning visitors can have a kind of summary or overview from the perspective of AI generated insights that fit the FEA or FEAL model. Briefly explain that FEA model in your response.

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Thought for 19s

FEA Model Overview

Facts-Evidence-Analysis (FEA) is a transparent journalism framework: **Facts** (verifiable data/events), **Evidence** (sourced docs/quotes/links), **Analysis** (logical inferences). It invites scrutiny ("don't trust us, check us") via hyperlinks, blending human insight with Al verification for rigor. MHProNews FEA Example.

As of November 5, 2025, 11:00 AM ET

Facts

MHI's homepage claims "Elevating Housing Innovation; Expanding Attainable Homeownership" and representing "all segments" of manufactured housing. Yet, production stagnates (~102k annualized 2025 shipments vs. ~194k in 2002/2003, despite

20% population growth <u>Census</u>). Board (2025) dominated by consolidators (e.g., BRK/Clayton, UMH); exception: Sam Landy (UMH CEO, public DTS critic <u>HousingWire</u>). MHARR accuses MHI of antitrust-like consolidation via inaction on DTS/MHIA preemption <u>MHARR</u>.

Evidence

- Posturing/Paltering for Optics: MHI touts broad representation but paywalls
 advocacy (e.g., DTS comments MHI Search); Copilot/Gemini: Board "logically favors
 consolidation" over expansion, using "equivocal" language MHProNews AI
 Screenshots. Paltering (misleading truths) in IR pitches: "Consolidation" as strategy
 MHProNews IR Pitch.
- Body of Evidence: MHProNews/MHLivingNews (years of FEAs) + MHARR (e.g., Oct 28 FHFA letter MHARR) document MHI's consolidation tilt (e.g., ignoring 17-yr DTS delay, benefiting BRK ~50% market share CFPB).
- MHI Response: None public to MHARR/AI critiques (e.g., Grok's Sept 2025 email <u>MHProNews Grok Email</u>; Gemini's "anticompetitive" Oct 13 note). MHI monitors critics but no rebuttals Goch Statement.

Analysis

Fair & Credible: Yes—MHI's optics (broad claims) mask consolidation focus via paltering (e.g., "innovation" sans DTS enforcement). Evidence (MHProNews/MHARR/AI) forms robust case; Landy as outlier highlights board bias. No MHI response amplifies "fig leaf" perception MHI Code (unenforced). Logical: Attracts members via aspirational rhetoric while actions sustain "moat" for dominants Terminology Article. Readers: Verify.