



Happy 55th Anniversary
TMHA!

TMHA/TMHF
Board of Directors
Meeting - April 8th

###

Annual Meeting Thoughts:

“Creating New Visions ...
In Changing Times”

Much like a kaleidoscope, the recent years have demanded that our industry continue to turn its respective viewer, in order to see new or different opportunities as they form.

Even the most adverse of conditions, when shown through different filters or viewed from different perspectives, can create a new vision of opportunity in changing times.

Please join us this year on
June 30th ⇨

THE TMHA OFFICES WILL
BE CLOSED **April 2nd**,
IN OBSERVANCE OF
GOOD FRIDAY.

###

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Executive Director

Ronalda Smith
Executive Administrator

The Reporter

PAGE 1 OF 10

1ST QUARTER, 2010

THDA INCLUDES MANUFACTURED HOUSING IN THE STATE'S THREE YEAR BUSINESS PLAN - 2010 - 2012

TMHA is pleased to announce the Tennessee Housing Development Agency (THDA) has included a direct statement in their approved business plan, relative to manufactured housing. TMHA Board of Director, Bill Graves of Fleetwood Homes, Inc, also sits on the Board of Directors for THDA. Mr. Graves was able to impress upon the authors of the plan, how important a direct inclusion of our industry would be. His success can be significant over the years to come.

The significance relates to the annual performance evaluation review of the agency's progress in fulfilling the details of the business plan. While indirectly our market could fall within the definitions and program access of several sections of the plan, nothing is better than a direct statement.

If you would like to review the entire business plan for THDA, please [[click here](#)].

###

TMHA ANNUAL MEETING - JUNE 30TH

SAVE THE DATE! TMHA staff is currently finalizing details of this year's Annual Meeting set for June 30th, in Nashville. This year's event will be held at the Sheraton Music City Hotel. To date, our speakers include Thayer Long, Executive Vice President of the Manufactured Housing Institute; David T. Axford, Chief Administrator, Compliance Division, Tennessee Department of Financial Institutions; and Ralph Perrey of Fannie Mae.

We will pack in the information from a national a local perspective, conduct our standard business meeting, elect officers and directors, meet our 2010 scholarship recipient, enjoy a great lunch and network, while adding a few door prizes to the mix.

All attending individuals which find the hidden message on the [Annual Meeting](#) web page, prints it, signs their name and brings it to the annual meeting ... will have their name entered to win a special prize! Look for the hidden message!

Sponsorship forms and registration forms will begin distribution on April 15th. Members will receive e-mail alerts and the items will also be posted to the website. Please visit our [Annual Meeting](#) page periodically.

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Members are asked to submit
your nominations for the

2010 Hall of Fame

For nomination criteria and a
form, please [click here](#).

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PAGE 2 OF 10

1ST QUARTER, 2010

TRANSPORTERS - CSA 2010 - Full Implementation By The End of 2010

The Comprehensive Safety Analysis 2010 [CSA 2010] is a Federal Motor Carrier Safety Administration (FMCSA) initiative to improve large truck and bus safety, and ultimately reduce commercial motor vehicle (CMV)-related crashes, injuries and fatalities. It introduces a new enforcement and compliance model that allows FMCSA and its State partners to contact a larger number of carriers earlier in order to address safety problems before crashes occur. Currently there are nine states which are participating in the initial phase and ramp up, to full nationwide compliance. When the program is fully rolled out by the end of 2010, FMCSA will have a new nationwide system for making the roads safer for motor carriers and the public alike.

This federal compliance law will have a direct effect on carriers, as well as individual drivers, and their respective safety ratings. The measurement system would group the safety performance data of motor carriers and drivers into seven categories, called BASICS – Behavioral Analysis Safety Improvement Categories. The seven BASICS are:

- (1) Unsafe Driving,
- (2) Fatigued Driving,
- (3) Driver Fitness,
- (4) Controlled Substances/Alcohol,
- (5) Vehicle Maintenance,
- (6) Improper Loading/Cargo, and
- (7) Crash Indicator.

Click to view: [Automatic Fail Violations](#)

For more information go to: [CSA 2010](#).

###

The next 15 Hour Initial Licensing class for retailers and installers will be May 18 - 19, 2010.

Schedules and registration forms for all initial licensing and continuing educational classes for the remainder of 2010 may be accessed by [\[Clicking Here\]](#).

Individuals are reminded that you must pre-register to attend any TMHA educational class.



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HOME FIRE SPRINKLERS

TMHA submitted industry comments to the Department of Commerce and Insurance, relative to a statewide sprinkler mandate.

The Department asked all interested parties to provide comments, which will then be compiled and submitted to Tennessee legislators on or before May 1st.

To see a copy of TMHA's comments [\[click here\]](#).

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PAGE 3 OF 10

1ST QUARTER, 2010

New United States Environmental Protection Agency Lead-Based Paint Renovation and Repair Regulations, Effective April 22, 2010

The Environmental Protection Agency (EPA) has revised its Lead-Based Paint Renovation and Repair Regulations and now requires property owners and management companies to implement lead-safe work practices and certification training for paid contractors and maintenance professionals working in pre-1978 housing.

Property owners who renovate, repair, or prepare surfaces for painting in pre-1978 rental housing or space rented by child-care facilities must, before beginning work, provide tenants with a copy of EPA's lead hazard information pamphlet [Renovate Right: Important Lead Hazard Information for Families, Child Care Providers, and Schools \(PDF\)](#) (20 pp, 3.3MB). [en español \(PDF\)](#) (20 pp, 3.2MB). Owners of these rental properties must document compliance with this requirement — EPA's sample [pre-renovation disclosure form \(PDF\)](#) (1pp, 36K) may be used for this purpose. *Target housing* means any housing constructed prior to 1978, except housing for the elderly or persons with disabilities (unless any one or more children age 6 years or under resides or is expected to reside in such housing for the elderly or persons with disabilities) or any 0-bedroom dwelling. For more information on the detailed requirements of training, record keeping and more, please [\[click here\]](#).

###

TMHA CONTINUES TO ANSWER SAFE ACT QUESTIONS

The Safe Act is Federal legislation passed in 2008, which mandated that all states pass laws to license companies and employees which are involved with consumer lending. Both directly and indirectly. While our industry was not the target of this legislation, the detailed language inadvertently captured our market.

Tennessee did secure a limited retailer exemption for sales staff of both manufactured and modular housing. However, if an individual offers or negotiates a loan or the financial terms of that loan, you could 'trigger' a defined requirement to be licensed as a mortgage loan originator or mortgage loan broker. Unlicensed companies or individuals can accrue daily fines, as well as felony criminal violations.

Tennessee, along with our national organization, MHI, as well as many other state associations across the nation, submitted comments to HUD over the last few weeks, relative to the proposed rule prior to the final rule of implementation. The industry has directed MHI to pursue a regulatory remedy, while also pursuing a legislative remedy; as states continue to seek more understanding on the implementation of rulings from their respective state regulatory departments.

CURRENTLY, industry employers, as well as their affected employees, must register with the Nationwide Mortgage Licensing System [NMLS]. To learn more about the requirements in Tennessee and to be linked to the registry process, [\[Click Here\]](#).



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**Charitable Gaming Event
For 2010**

The Tennessee Manufactured Housing Foundation has once again submitted a request to legislators, for permission to hold a charitable fund raiser to benefit the mission of the Foundation.

We have received an initial indication that legislators have approved this year's list of requests, but no official letter has yet been received.

Stay tuned! If approved, we plan on having another fabulous 1st Prize!

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PAGE 4 OF 10

1ST QUARTER, 2010

Weekly Legislative Reports

Members are reminded to stay up to date on the latest Tennessee Legislative items submitted for consideration. The 106th Congress is planning for a May 15th session closing, but many items still remain to be heard in their respective committees.

Legislators hoped many committees would shut down this week but with crowded calendars and sponsors not present, that hope was extinguished. A few subcommittees were able to close on schedule and at least three House committees have promised next week will be the final week. Chairmen encouraged sponsors to take their bills off notice, if they were not likely to move this year. The Senate is positioned similar to the House, with committees scheduled to close next week.

You may view the TN weekly legislative reports by [\[Clicking Here\]](#).

###

TMHA PAC Campaign Kicks Off April 1, 2010

I hope after reviewing the partial list of legislative items that the Association has monitored [on page 5] over the last few weeks and months, you will more fully understand how important contributions from individuals, to our Political Action Campaign [PAC], truly are. Once again, our annual goal will be to raise \$20,000. This is a very important election year. New legislators mean the cycle of educating and informing of our industry's needs, begin all over!

It is important to remember, that while many of the current proposed legislation will not even make it out of committee this session [due to massive comments or opposition, possibly fiscal impacts to the state], newly elected legislators in November, could possibly bring these same issues back to light when they convene in January 2011.

Please consider a donation of ANY amount to TMHA's 2010 PAC Campaign. As a reminder, personal or LLC checks, money orders, or credit cards only. No corporate checks are allowed in Tennessee. For Contribution Forms [\[Click Here\]](#).

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2010 Membership Directories

After March 31st, TMHA will begin to finalize changes and updates to this year's renewing member' list. Members were sent one last notice to renew their membership and continue their listing on TMHA's website directory.

Several new members took advantage of this year's open enrollment, and are anxious to get their information listed.

New membership directories should be completed and posted by the end of April. If you would like to change contact information for your company [\[click here\]](#).

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PAGE 5 OF 10

1ST QUARTER, 2010

SESSIONS OF THE 106TH CONGRESS

To more fully understand the scope of TMHAs considerable monitoring of the 2009 and 2010 sessions of the TN 106th Congress, here are some of the items of which TMHA has reviewed and/or commented:

- ⇒ Foreclosure Proceedings
- ⇒ Tenant Eviction
- ⇒ Creditors To Meet With Debtors
- ⇒ Fees Charged For Pay-off Statements
- ⇒ Requirements For Lenders of High-Cost Home Loans
- ⇒ Publications of Notice of Foreclosure
- ⇒ TN Residential Lending, Brokerage and Servicing Act [TN SAFE Act]
- ⇒ Loans Protected Under TN Home Loan Protection Act of 2006
- ⇒ Lobbying - Timeframe For Contributions To Any Candidate
- ⇒ Campaign Contributions By Corporations
- ⇒ Trade and Professional Association To Fund PACs
- ⇒ Building Construction Safety Standards To Apply To Homes
- ⇒ Convenience Fee - Cost of Receiving Construction Plans
- ⇒ Energy Efficiency - Building Construction Standards
- ⇒ Minimum Statewide Building Construction Safety Standards
- ⇒ Communities - Prohibition of Renting Residence To A Sexual Offender
- ⇒ Lien Authorization and Home Improvement Contractors
- ⇒ Minimizing Conflicts with Local Building Codes
- ⇒ Insurance - Prohibits Use of Credit Information To Increase Premiums
- ⇒ TN Small Business Employer Health Benefits Fund
- ⇒ Employment of Subcontractors and Independent Contractors
- ⇒ Revisions To Zoning Ordinance - Planning Commissions & Subdivisions
- ⇒ Requirements For Planned Communities
- ⇒ HVAC - Penalty For Unlawful Sale Of Evaporator Coils By Companies
- ⇒ Manufactured Home Inspections - Revert To Local Codes
- ⇒ Requirement - Sellers and Renters To Provide Energy Audits
- ⇒ Manufactured Homes - Affidavit of Affixation & Title Surrender
- ⇒ Disclosure Before Sale of Moving a Residence
- ⇒ Proposed Home Removal Tax Permit
- ⇒ Residential Rental Inspection Programs
- ⇒ Photo Electric Smoke Detectors - Property Requirements
- ⇒ Carbon Monoxide Alarm Detectors In New Structures
- ⇒ Prohibition of New Electric Service Without Smoke Detectors
- ⇒ Communities - Altering of Rental Agreements For Victims of Domestic Abuse
- ⇒ Report On Sunsetting Sales Tax Exemptions
- ⇒ Proposed Sales Tax Reduction/Exemption On Energy Star Qualified Products
- ⇒ Communities - Duty Of Care Not Owed To Trespassers
- ⇒ Transportation - Registration Plates For Front and Back of Certain Trucks
- ⇒ Transportation - Multiple Driver Violation Laws - Commercial
- ⇒ Transportation - Proposed Fire Extinguishers On Certain Trucks -
- ⇒ Transportation - LED Lights, Safety Devices, Red Flags, Vehicle Axle Weight
- ⇒ Worker's Compensation Laws - Sole Proprietors, Partners, Subcontractors



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**Homebuyer Tax Credit
Set To Expire 4/30/2010**

Information regarding the 2009 Instructions for IRS Form 5405, First-Time Homebuyer Credit and Repayment of the Credit, may be obtained [\[here\]](#).

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2010 Stan and Thelma Plumlee Scholarship

The deadline of March 15th came and went, to receive applications for this year's scholarship award. Currently the Award Committee members are reviewing the qualifying applicants. This is a much harder job than you can imagine. We get so many students, with so many stories and needs, that it gets more difficult each year to choose.

As a reminder, this is an \$8,000 scholarship paid throughout a four year term. Individuals must be associated with the industry either by living in a manufactured home, working in the industry or by having a direct relative who works in the industry. Students must attend a Tennessee University, College or Trade School. Other student requirements are necessary to maintain their award. For more information, please [\[click here\]](#).

Interested individuals may note, the announcement of this year's award should be made on April 9th. The student will be notified and the winner will be posted to the website by 4:00 pm on the 9th. Good luck to all!

###



WARD DONATES HOME TO TMHF

TMHF and TMHA would like to thank Bobby Ward of Ward Construction/Ward Enterprise, for his generous donation of a single section home to be used by the Tennessee Manufactured Housing Foundation.

The single section home was transported to a storage facility at Fleetwood Homes, Inc of Lafayette, until it is put in to service! TMHF Board of Directors currently has a list of families which qualify for a home replacement, and Directors are now tasked with deciding which one of those families, the home will go to.

Members are encouraged to get involved with these home projects, when the opportunity presents itself. There is no better feeling than to be a part of making a family's daily life better!



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Don't forget to go the Annual Meeting web page, and find the hidden message!

Print out the message, bring it with you to the Annual Meeting, and have your signed entry entered for a special prize drawing.

[See Page 1 of this newsletter.

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PAGE 7 OF 10

1ST QUARTER, 2010

TMHA ATTENDS GUBERNATORIAL CANDIDATES FORUM ON HOUSING

TMHA Board of Director Allen Peters, along with TMHA staff attended the Gubernatorial Forum on Housing, on March 23rd, in Franklin, Tennessee.

Participating candidates were Bill Gibbons, Bill Haslam (statement only, by proxy), Kim McMillan, Mike McWherter, Lt. Governor Ron Ramsey, and Congressman Zach Wamp.

The candidates were allowed to state their running platforms, took questions from the moderator, as well as a couple of questions from those in attendance. The event was capped at two hours, so individual statements and answers were timed.

To sum up, basically all candidates have the same platform:

- 1. Create and Retain Jobs; New Business Development**
- 2. Improve Our Schools**
- 3. Make The State A Safer Place**

Some of the topics/questions related to housing included:

- 1. What actions would you take if liquidity in federal funds were to dry up?**
- 2. Would you support a statewide railway system ... i.e. mass transit? Easy transportation to new job locations seems to be directly related to home retention or purchase, and attracting new industry.**
- 3. How can you help reduce the foreclosure rates in Tennessee? In your opinion, what is the state's role in helping families?**
- 4. In your opinion, what is the most important thing to TN Residents relative to education? i.e. K-12**
- 5. What is your opinion of a state housing trust fund?**
- 6. What are your thoughts relative to dealing with the homeless in our state?**
- 7. What unpopular decisions are you prepared to make, if you become elected governor?**

Although the forum was only a few days ago, already the landscape of those candidates running for governor, has already changed. It will probably change again before the primaries. In any case, our best advice right now is:

REGISTER TO VOTE



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Something on your mind?

For member questions or comments relative to this newsletter or any other industry related matter, please contact TMHA at

marla@tmha.org

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PAGE 8 OF 10

1ST QUARTER, 2010

Red Flags Rule - Takes Effect June 1, 2010

Unless there is another delay, the Federal Trade Commission will begin to enforce requirements of the Red Flags Rule. This rule requires businesses and organizations to implement a written identity theft prevention program designed to detect the warning signs [or red flags] of identity theft in their day to day operations. For more information and to download a draft policy and documentation procedure [[click here](#)].

###

TMHA BOARD PROPOSES ASSOCIATION NAME CHANGE

On December 10, 2009, the TMHA Board of Directors voted to submit a proposed name change for the Tennessee Manufactured Housing Association [TMHA]. After much discussion over several months, and consideration of comments from members, it was noted that a change in name would reflect a more inclusive representation of our industry's various products.

On June 30th, during the Annual Meeting, members will vote yes or no, to formally change the name of TMHA to the:

Tennessee Housing Association

While you must be present to vote, members are encouraged to send any comments you may have to marla@tmha.org.

###

Manufactured Housing Community and Parks Survey

Over the course of the last three months of 2009, TMHA member and non-member communities participated in a survey relative to their properties. The information gained in this survey will aid industry providers as they seek to better serve communities. Additionally, TMHA will be able to use some of the information to inform authorities of available resources in times of a state natural disaster. Every member should take a moment to review the survey results. To view the report [[click here](#)].

Participating member and non-member communities will have an original final report mailed on March 29th.



The Reporter

TMHA TO PARTNER WITH BUILDER RADIO



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**ABOVE ALL ELSE ...
STAY INFORMED!**

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TMHA has partnered with BuilderRadio.com to offer educational programs on sales and marketing. Jerry Rouleau at BuilderRadio.com has been working with the Manufactured Housing Institute (MHI) and is now offering these same services to MHI's state association members.

From time to time, TMHA will announce a training webinar or other event in which members can participate from their own office at their own computer. Additionally, there will be other resources (books, audio programs, etc.) in which you may purchase for reference when training new individuals within your workplace.

BuilderRadio.com can provide educational opportunities that you might not be able to afford otherwise. These days, who can afford to bring dozens of speakers in every month to present live educational seminars? Instead, BuilderRadio and Selling More Homes Media will offer a series of live online coaching sessions (webinars) that you can attend right from your office with minimal expense (average cost is only \$37 per office!)

BuilderRadio has set up special links for TMHA members and affiliates to use, in order to track the level of participation, and provide reporting on services utilized. We ask that you follow these TMHA links for any service you request:

- Audio Programs: <https://builderradio.infusionsoft.com/go/aud/tmha/>
- Books & Workbooks: <https://builderradio.infusionsoft.com/go/bks/tmha/>
- Financing Webinar: <https://builderradio.infusionsoft.com/go/fin/tmha/>
- Selling More Homes Media <https://builderradio.infusionsoft.com/go/BR1/tmha/>
- Video Coaching Series <https://builderradio.infusionsoft.com/vid/tmha/>
- Webinars <https://builderradio.infusionsoft.com/web/tmha/>

- 1st **Financial Webinar - March 31st**
- Money Talks: **No Money, No Sale. Financing Secrets of the Top Performing Salespeople**
- Live Presentation:** **Wednesday 31, 2:00 pm EDT (video recording available to all registrants by April 2)**
- Led By:** **Christine Hamilton**
- Cost is:** **\$37 [per office/not per person**
- Register** [Here](#)



The Reporter

PAGE 10 OF 10

1ST QUARTER, 2010



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MH Energy Standards

MHI Comments on Department of Energy's Advanced Notice of Proposed Rule-making on Energy Conservation Standards for Manufactured Housing.

[[Click Here](#)] to see comments.

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As reported from the Manufactured Housing Institute Member Update Issued March 26, 2010...

Senate Banking Committee Adopts Financial Services Reform Legislation

This week, the Senate Banking Committee adopted financial services reform legislation on a party line vote. The legislation now moves to the Senate floor for debate and consideration. Because of the controversial nature of the legislation, it will need to be amended in order to attract a sufficient number of Republican Senators required for passage. The House passed a companion bill in December.

One of the most controversial provisions in the legislation is the creation of an independent Consumer Finance Protection Agency (CFPA). The CFPA would regulate all consumer loan products including home loans, credit cards, student loans, auto loans, etc. Because the authority of the proposed CFPA is so broad, it could impose unreasonable standards and liability exposure on any provider of financial services. MHI was successful in obtaining an exclusion for manufactured housing and modular housing retailers in both the House bill and the bill adopted earlier this week by the Senate Banking Committee. MHI will continue to follow this legislation very closely in that it is increasingly likely that it will be enacted into law later this year.

###

Register Today for the National Congress & Expo

The 2010 National Congress and Expo for Manufactured and Modular Housing is scheduled for April 13-15, 2010 in Las Vegas at Caesar's Palace and promises to provide the best in programming and networking opportunities for the largest yearly gathering of hundreds of industry leaders.

Register Today - Early-Bird Registration Extended to Monday, March 29th

Click on the following link to book at Caesars:

www.harrahs.com/CheckGroupAvailability.do?propCode=CLV&groupCode=SCMH10

and click on this link to register online for the 2010 Congress & Expo:
[events.SignUp4.com/MHI 2010 Registration](http://events.SignUp4.com/MHI_2010_Registration)

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