



**GMHA is EXCITED to  
announce that this year's guest  
speaker will be...**

# **Dick Ernst**



Dick has been in the manufactured housing finance business for 43 years. He has owned his own business for the last 31 years, serving as President of Financial Marketing Associates, Inc., a consulting firm specializing in factory built housing finance, (both chattel and mortgage) insurance and warranty products for the industry.

- Dick created a unique private conduit finance program for the financing of manufactured housing with the Independent Community Bankers Association of America. Dick conducted 150 training seminars and enrolled over 400 banks. Dick created Palm Harbor's captive Finance Company, CountryPlace Mortgage, negotiated loan sale agreements and consulted w/ Palm Harbor for over 8 years.
- Served on the Board of Directors of The Myers Group, a developer of Fee Simple Manufactured Home Communities.
- Originated over \$300 million in FHA, VA and Conventional MH Loans.
- Dick has provided consulting services to industry manufacturers; Commodore, Fleetwood, Champion, American HomeStar, Guerdon, and retailing groups concerning finance and insurance. Dick also created a mortgage joint venture with Wells Fargo Home Mortgage and three industry manufacturers.
- Dick has also provided consulting services to Textron Financial in the development of commercial and consumer construction loan products for the factory built industry.

He is very active with the Manufactured Housing Institute and served as Interim President in 1998. He has served 2 terms as Chair of Financial Services and 2 terms as Treasurer of MHI, as well as, 16 years on the Board of Directors and Chairman of the Government Relations Committee. He currently serves as Vice Chair of the Financial Services Division.

Most recently Dick served as a member of the Dodd Frank Task Force, working with and meeting with the CFPB in an effort to change or modify rules affecting the industry.

Dick has provided presentations regarding Dodd Frank rules and their impact on the MH Industry in Pennsylvania, North Carolina and Michigan, as well as, moderating a number of lender panels regarding the rules.