

# Martin V. (Marty) Lavin

## Lender Relations

### MHL Corporation

350 Main Street  
Burlington, VT 05401  
Phone: (802) 862-1313 Fax: (802) 660-8777 Cell (802) 238-7777  
mhlmvl@aol.com  
www.martylavin.com

- 2000-Present** Attorney, Consultant and Expert Witness – Manufactured Housing Industry, with special emphasis on HUD Code Factory Built Housing. Had variety of assignments with need for manufactured housing industry expertise. See Below.
- 2000-Present** Mobile Home Lending Corp – Management Consultant: Direct and help supervise the daily business affairs of a manufactured housing loan broker, solicit lenders to arrange funding for brokering. Representative to Manufactured Housing Institute (MHI).
- 1987.2000** Mortgage Services, Inc. Burlington, Vermont – Management Consultant: Direct and supervise the daily business affairs of a financial services corporation, with a company staff of 225 employees. Set goals and wrote business plans. Held daily management meetings with all company department heads reporting to me on status and progress. Solicit national lenders to arrange funding for the brokering of refinance manufactured housing loans. Representative to MHI. 1998 Volume \$188 million.
- 1984.1995** Vortex Properties/Century 21 Agency Colchester, Vermont – Owner, Operator: Real Estate Investment and Sales Agency, with special emphasis on commercial real estate, especially mobile home parks. Independent real estate investor. Owned, managed, brokered and financed dozens of mobile home parks. In Top 100 MH community owners in 1980's and 1990's
- 1980.1984** Val Preda Olds-Cadillac, Burlington, Vermont – Owner, Operator: Auto Dealership.
- 1977.1980** Mardan Chevrolet, Waterbury, Vermont – Owner, Operator: Auto Dealership.
- 1972.1977** Ray's Homes, Inc. Burlington, Vermont – General Counsel: Large Mobile Home Retail Sales Company, with up to 100 retailer locations. Mobile home park approvals and construction. Strip shopping center zoning, construction and leasing.

#### PROFESSIONAL RECOGNITION

- 1994-2009 Served on numerous blue ribbon committees at MHI, including Lender's Best Practices, Resales, MHI/MLS, TIPS, Finance Committee, MHI Strategic Planning, Community Attributes System, Long Term Lease Committee, and many more.
- 1995-1999 and 2000-2004 and 2005-2009 Elected to Financial Services Board of Governors of the Manufactured Housing Institute (MHI).
- March 2000, February 2003, and March 2004 Nominated MHI Person of The Year for Financial Services Division.
- October 2000 Elected Vice Chairman MHI Financial Services Division. Became Chairman in 2001. Chair Financial Services and Finance Committee through 2004.
- October 2000-2006 Board of Directors of MHI – six-year term.

- Finance Columnist - Manufactured Housing Merchandiser, Industry Trade Journal.
- Executive Committee MHI – 2000-2004.
- Publisher and Writer- Marty's Manufactured and Mobile Housing News and Notes. Industry E-Newsletter distributed to thousands monthly.
- Have written over 35 major articles in various industry publications. See my web site.
- 2004 and 2005 Invited to Fannie Mae Manufactured Housing Advisory Board.
- March 30, 2004 Quoted in Wall Street Journal front-page story on manufactured housing.
- October 19, 2004 – Recipient of The Totaro Award for Outstanding Contributions to the Financial Services Division of the Manufactured Housing Institute

**Professional Licenses:** Attorney, State of Vermont  
Real Estate Broker, State of Vermont.

**Education:** Middlebury College Middlebury, Vermont, Bachelors Degree, Jay Gould Foundation Scholar.  
Tulane University School of Law, New Orleans, Louisiana. Juris Doctorate.  
Graduation with High Honors. Moot Court Honors  
Invited to Law Review

**Consulting Assignment Highlights:**

- 2002 – Wrote 120 page industry “White Paper’ for large Wall Street investment banker.
- 2001 – Expert witness to national lender for major MH bankruptcy. \$153 million.
- 2004 – Advise on major MH finance program
- 2004 – Seminar presentation at Las Vegas MH Congress, “Local Hometown Banks”
- 2004 – Keynote Speech, Illinois MH Assoc, “Industry conditions
- 2003 & 2004 – Keynote Speech, Connecticut MH Assoc. Industry conditions
- 2002, 03, 04 – Speech to Top Community Owners, International Networking Round Table
- 2004 – Reviewed Community Owner’s internal lending program
- 2004 – Represented major industry company on offering for sale of company
- 2004 – Expert witness for industry lender liability case
- 2004 – Appointed to Urban Land Institute Manufactured Housing Council.
- 2005 - Keynote Speaker at Iowa Association
- 2005 - Keynote Speaker at Wisconsin Association
- 2004-2005 – Expert witness on MH for major lending fraud case \$80 million.
- 2005-2006 – Expert witness for ABS bond sales matter.
- 2003-2004 – Annual Assignment, Fannie Mae Manufactured Housing Consultant
- 2004-2005 – Annual Assignment, Fannie Mae Manufactured Housing Consultant
- 2005-2006 – Annual Assignment, Fannie Mae Manufactured Housing Consultant
- 2007-2009- Annual Assignment, Fannie Mae Manufactured Housing Consultant
- 2005 – Consultant to Propane Educational & Research Council (PERC)
- 2006 - Consultant to Propane Educational & Research Council (PERC)
- 2006 - Consultant to Toxic Waste Dump suit involving manufactured housing
- 2006 – Quoted in front page article in Houston Chronicle about manufactured housing suit
- 2008- Keynote Speaker Connecticut MH state assoc. Industry Conditions
- 2005-2009 - Industry condition paid sessions with Wall Street investors
- 1998-2009 -36 major magazine articles for industry periodicals.
- 2001-2008 - Wrote and distributed monthly industry newsletter, Marty's News and Notes
- 2007-2009 – Participated in GSE-Industry Summits to resolve lending shortages in industry
- 2006-2008 – Assisted in writing major conforming mortgage program for HUDCode Homes
- 2004-2005 – Assisted in writing Long Term Lease Pilot for land lease community sales.