



2.8.2019
Via Email
knoxlevine.com

To:
Jessica Knox, JD. jessica@knoxlevine.com
Bryan Levine, JD. bryan@knoxlevine.com

Re: Millie Francis matter

Jessica Knox and Bryan Levine,
Yesterday, I took an unexpected call from Millie Francis, who shared several updates and statements. Later, I took another unscheduled call from a national manufactured home industry trade association president. He asked me several questions about Mrs. Francis' issues.

Yesterday, there was also an email from Nadeen Green, JD. She is a fair housing expert and was previously quoted by us in the article linked below. Ms. Green indicated she expects to hear from a mainstream media reporter. She has already apparently had communications with another.

<https://www.manufacturedhomelivingnews.com/puzzling-case-of-millie-francis-where-are-religious-liberty-fair-housing-resident-and-manufactured-home-organizational-defenders/>

This morning, there are several emails from a leader with a resident ownership group.

Let me finish my preface and disclosures, before proceeded to my questions for you, which we would value an on the record emailed reply to.

This writer has spent roughly 25 years working in the manufactured housing profession, and I've owned and lived in several manufactured homes over the years. There was also a pre-HUD Code mobile home I briefly lived in. In years past, I've operated, and managed sales centers where extensive refurb work was being done on repossessed and other pre-owned manufactured homes.

Starting about my 6th year in the manufactured housing (MH), I've written for other publishers about industry issues. I've testified in court about industry related topics. Before moving to Florida, I was asked in another state to be a part of a formal dispute resolution process between a consumer, retailer, and manufactured home producer/builder. I've supervised numerous manufactured home communities,

including some that when I took them over had troubling resident relation issues. Those issues were resolved in a timely fashion.

Or as Al Cole, SVP for Oxford Bank, a respected regional manufactured home lender said,
"Tony "gets it " when it comes to manufactured housing. He has worked or been involved in almost all phases of the business. Best of luck to Tony in creating more awareness and understanding in this often misunderstood industry."

<https://www.linkedin.com/in/latonykovach/>

What Al was referring to is that now - for close to a decade, we've published *MHProNews* - the runaway #1 professional news in the manufactured home industry. We've likewise published the hailed *MHLivingNews* for several years too.

We understand the industry, attorneys, etc. Trade publishing is distinct from mainstream media in some ways. We are advocates as well as provide news, views, and commentary. We believe that home owners and industry alike can and should mutually benefit.

As even a cursory glance at our publishing reveals, we have no problem holding the powerful accountable. That's including, but not limited [to Chairman Warren Buffett's Berkshire Hathaway brands, such as Clayton Homes other firms or organizations that are operating in our industry](#). Rephrased, while we are pro-consumer and pro-industry, we can and do shine the light and the problematic. We do positive and happy - as well as vexing – stories and reports.

Our publishing work has been cited by the [CFPB white paper in a footnote](#). Some of our research has been read into the Congressional record, and use in congressional debates. I'm personally cited in the first footnote in the National Association of Realtors - Realtor University article - "[Making the Case for Manufactured Homes](#)" 2018 research. The download of "The Market for Manufactured Homes," by Scholastica (Gay) Cororaton, CBE. [Read the full article](#) (starting on page 48).

[My father was a world-class philosopher who also taught theology](#), so I have a sense of religious, social justice, and other motivations people have. There's more, but that's sufficient disclosures to say that while no one but God alone knows it all, it is fair to say that I'm an expert in manufactured housing.

My sense of this matter is as follows. Per Millie Francis' and various media accounts, the Bradenton Tropical Palms purportedly sparked this issue when security patrols for the community were shining lights into her now removed front window.

I've met and spoken with residents there, who have mixed feelings on the matter, but who want to see this matter resolved.

Based upon reasonable evidence and allegations, what Nadeen Green and other attorneys I've spoken with have said, there are several legal issues that could be raised by Francis and her kin. For example, if she dies due to stress, Bradenton Tropical Palms could face years of costly litigation from her family.

If she lives, the same legal morass could be true.

Call me a sap, but we believe that happy endings occur. But happy endings rarely happen without the proper effort and mindset.

If I were called on to testify in such a case, based upon what I know at this time, I'd say your clients should have numerous reasons for concern. Frankly, I think your clients have been relative lucky so far. They should, IMHO, bend over backwards, and try to make Millie happy.

If asked to testify, or should other media ask me, I'd have to say that there is evidence that this was a case of poor management. The handling of Millie Francis and her Our Lady of Guadalupe artwork has debatably been dismal, as it should have been resolved shortly after this arose last spring.

Based on my current understanding, this has arguably harmed Francis, Bradenton Tropical Palms, and the image of manufactured home living in general.

More specifically, it's harmed the interests of community owners, of resident owned communities, and the sellers of manufactured homes.

That logically means it has harmed suppliers and service providers. It also implies the resale values of those residents and others manufactured home values has been diminished, due to the nature of the law of supply and demand.

When I say your clients have been lucky so far, let me be specific.

I'm stunned that there aren't already as many or more class action lawsuits aimed at the Bradenton Tropical Palms as there are aimed at Cavco Industries, although they are for different reasons (causes of action). If you check out the number of plaintiffs' attorneys circling Cavco (CVCO), then you will begin to grasp just how problematic this case might become for the Bradenton Tropical Palms.

Having witnessed major class action cases in our industry before, the risk of several class actions are something you might want to advise your clients about, or have you already done so?

That's a long disclaimer and introduction. But as we wear more than one hat, it is arguably the right thing to do before my pivoting, and asking you two to reply to the following questions. Shifting gears from disclaimers and background...

I'm now wearing my trade media hat.

Please email your replies for our accuracy in handling each of the following questions.

- Your reply should be below each question asked for our mutual clarity.
- Your reply can include documents, visual evidence, and we welcome your views and narrative.
- There is no word limit. This insures that we will quote you accurately.

1) How do you respond to concerns that there is religious discrimination being exhibited against Millie Francis and her display of Our Lady of Guadalupe, when other homes in the same community have outdoor displays attached and/or detached to their structures, and those are also visible from the street?

2) Has HUD, Fair Housing, or other advocates contacted you about the Millie Francis/Our Lady of Guadalupe and related issues?

3) What attempts have you or Bradenton Tropical Palms/Vanguard Property Management made to resolve this issue without threats of eviction and litigation?

4) Have you and the or Bradenton Tropical Palms/Vanguard Property Management considered the harm that this matter may have done to residents' home values?

5) As perhaps the single most covered news story in all of manufactured housing in 2018, has your law firm and the Bradenton Tropical Palms/Vanguard Property Management considered the possible harm that this issue may have caused to the image of manufactured housing in general?

End of questions.

Based upon your replies, we may have follow-up questions.

It should go without saying that based upon information we have, others in media appear to be poised for more coverage of this controversy.

In fairness, you should know that our publication(s) will cover this with or without your reply. That said, the story will have more balance based upon your thoughtful inputs.

Thank you. Kindly confirm receipt of this message.

Respectfully submitted,

Tony

L. A. 'Tony' Kovach

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