

CrossModTM

A New Class of Manufactured Home

Why CrossMod™?

MHI partnered with market research firm Landor to test a variety of names directly with over 1,000 consumers. Here are their impressions when hearing **CrossMod™** for the first time:

- Modern and sleek
- Combines different models/features
- Up-to-date with many uses
- · Secure, safe
- · Innovative, smart home

CrossMod™ represents the blending of features built on-site to create a new class of homes for our industry (cross or crossover) and the innovative, efficient methods used in off-site home construction (mod or modern).

Additionally, MHI's research found the undefined use of "mod" drew favorable associations to the terms "modern" and "modular."

While nine percent of respondents said they would consider purchasing a manufactured home, 46 percent said they would purchase a **CrossMod™**. This is why the distinction between the two categories is so important for attracting more home buyers to our products.

MHI is excited to introduce the official name for the new class of manufactured homes. **CrossMod™** is a reflection of our commitment to elevate the industry by bringing the quality and innovation that can be found in all off-site built housing, including Manufactured Homes, Modular Homes and now **CrossMod™** homes, to even more home buyers. The term was developed with involvement from multiple professional agencies and teams of industry participants to serve as a mark of distinction for this new HUD Code home category.



As housing affordability challenges continue to grow, families of all economic backgrounds are searching for attainable, high-quality homes that do not create an unsustainable financial burden. **CrossMod™** homes are placed on a permanent foundation, qualify for conventional financing, help challenge exclusionary zoning ordinances and are virtually indistinguishable from higher-priced, site-built options. Best of all, this new class of off-site built home **can be appraised using comparable site-built homes**.



Disrupting negative perceptions

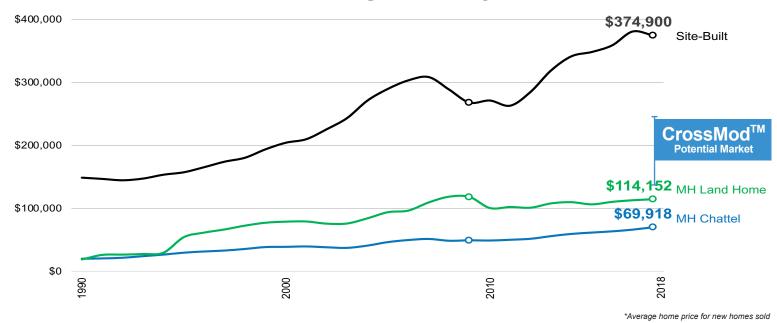
CrossMod™ is a point of entry for home buyers who would not have previously considered purchasing a manufactured home. Most importantly, the name is synonymous with a perceptible change in form and function.

The term "mobile home" or "trailer" became outdated with the adoption of the 1976 HUD Code. This gave rise to "manufactured home," which meant higher quality and safety standards under uniform federal regulation.

CrossMod™ homes have the potential to bring manufactured housing to areas around the country that have little or no exposure to off-site built homes other than prevailing misconceptions. This new class of homes will introduce these communities to what we in the industry have been saying for years—off-site home construction is a modern, affordable and common-sense solution for creating quality, attainable housing.



Off-Site Built Housing for Every Income Level





CrossMod[™] is broadly applicable to multiple brands and retailers

CrossMod™ is a new product category for manufactured home builders. The certified mark will be registered by MHI for our members to use. This lets consumers know they are purchasing a quality home that meets the requirements for conventional mortgage financing.