



The Associates Group Windward Village

May 16, 2011

To Whom It May Concern:

I am taking this opportunity to assure your entity that ON THE LEVEL is a high quality firm which has been invaluable in our conversion activities. The Associates Group for Affordable Housing is a public benefit, non-profit corporation which deals exclusively in manufactured housing as a source of quality low-cost housing. Most recently, we have employed the services of ON THE LEVEL in our project in Long Beach, CA. The park we purchased and have converted to a full subdivision has 304 spaces, and we are selling lots to the current owners and to persons or families who wish to purchase homes from the present residents.


In order to accomplish the sale of lots, we require that each homeowner install a permanent foundation system when the purchase is accomplished. This, of course, enables the home and lot to be joined, and thus qualify for proper financing. During the conversion process we allowed the residents to choose their own foundation installation entity. We gave them the names of three or more installation firms, and the residents were allowed to choose their own contractor. Unfortunately, this was not very satisfactory. One vendor claimed to be the only qualified installation firm with a unique product. That firm was very expensive and the claims were greatly inflated. The second firm was qualified, but could not seem to navigate the maze of administrative approvals required, and never really got off the ground except for a handful of installations, and in those cases we were required to ask ON THE LEVEL to intercede and also provide the proper engineering certificates to get the installations approved.

Although we will still allow residents to choose their own installation firm and method, we will only use ON THE LEVEL for any homes we sell together with lots. From the problems experienced by those few with the other vendors, no one has recently selected anyone other than ON THE LEVEL. We have found that the escrow officers and lending staff have been very complimentary of ON THE LEVEL, and the lenders in particular have expressed satisfaction and clearly favor residents' use of ON THE LEVEL.

For any project involving ERB, foundation systems or just plain bracing systems for home installation, we can and do rely on the ON THE LEVEL firm for our needs, and recommend your consideration of this firm for any such systems, particularly if it needs to be done quickly, efficiently and at the least amount of your precious funding.

Very truly yours,

THE ASSOCIATES GROUP -
WINDWARD VILLAGE

By: 
Gerald R. Gibbs
Attorney at Law

GRG:mh

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May 19, 2011

To Whom it May Concern

Re: On The Level

To Whom it May Concern:


I am a senior attorney with The Gibbs Law Firm, APC, and have in the past owned a manufactured home dealership and held a Class B Contractor's License. Our law firm has been involved with manufactured housing, traditional construction and real estate matters since 1974. Over the past many years, we have had the occasion to work with a wide variety of contractors and vendors in both the manufactured and traditional housing industries. I write on behalf of On The Level to offer my highest praises for their professionalism, work ethic and quality of work.

On The Level has recently been working with our firm on a manufactured housing community conversion from a land-lease community to a fully-subdivided Planned Unit Development. We have had occasion not only to observe Janis and her staff interacting with the residents in the project who retained them to install foundations, obtain engineering certificates and ultimately the necessary paperwork to convert the home to fixtures on the real estate; we have also had occasion to hire them ourselves to install foundations on homes we own. Their work habits are exceptional - they arrive and work when they say they will, they are clean, neat and upon completion (these are retrofits to existing homes), they return the property to the exact, if not better condition than when they started. They also have proven to be the most cost-efficient of the legitimate contractors we've worked with. From a technical perspective, On The Level demonstrated an extremely high level of knowledge of the requirements of lenders, the various state and local agencies involved in permitting, and have even recently become involved in trying to untangle the quagmire of red-tape that local agencies are trying to impose that goes beyond what is allowed by State law. In short, I have never worked with a contractor with the ability to handle both the physical work involved as well as the technical side with such precision, knowledge and experience. We will never use anyone but On The Level in the future.

Should you have any questions regarding our experiences with On The Level, please do not hesitate to call me as I am more than happy to share my experiences and appreciation for the work they do.

Very truly yours,

THE GIBBS LAW FIRM, APC

By: 
David L. Gibbs
Attorney at Law

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