

*Email exchanges between L.A. "Tony" Kovach – MHLivingNews and Ishbel Dickens, Tim Sheahan - NMHOA*

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To:  
Ishbel Dickens <ishbel@nmhoa.org>,  
Tim Sheahan <tpsheahan@cox.net>

date: Sat, Jan 9, 2016 at 6:16 AM

Subject: Ishbel and Tim, an invitation

Ishbel and Tim,  
I'll be in DC Feb 7-9th. As a follow up to the PBS NewsHour that featured Carla Burr, let's arrange for a third party moderated debate at a neutral setting between Carla and myself.

We can open with the points we all agree upon, or getting the GSE's to do chattel lending, or like the quality and value of Manufactured Homes. And then go to it on HR 650/S 682.

I'd copy Carla, by don't see her email at this moment.

Your thoughts? Input?

Please advise, thank you.

Tony

L. A. 'Tony' Kovach  
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---- reply message from Ishbel Dickens ----

date: Mon, Jan 11, 2016 at 8:12 PM  
subject: RE: Ishbel and Tim, an invitation

Tony,

Thank you for contacting NMHOA.

Tim and I have met with the Board Chair and the in-house counsel for MHI and offered to try to negotiate acceptable compromise legislation regarding HR 650. However, to no avail.

As you know, the industry holds most of the cards and past actions have not necessarily been in the homeowners' best interests. For instance, it was the predatory lending arm of the industry, preceding by about a decade a similar debacle in the mortgage industry, that triggered the need for rent regulation, which to date has been acknowledged and acted upon by too few jurisdictions. It is this same ENRON type of opportunism that requires NMHOA to be diligent in ensuring that consumer protections remain in place and are indeed, added to.

It is unfortunate that abuse by a few has negatively impacted some good lenders – see this Seattle Times article:

<http://www.seattletimes.com/seattle-news/times-watchdog/minorities-exploited-by-warren-buffetts-mobile-home-empire-clayton-homes/>

Maybe when you highlight these types of abuse and shed some light on the seamier side of the industry then we'll be better able to have the balanced conversation you anticipate.

Best,  
Ishbel

*Ishbel Dickens, Esq.*  
*Executive Director*  
*National Manufactured Home Owners Association (NMHOA)*  
*PO Box 22346*  
*Seattle WA 98122-0346*

[206.851.6385](tel:206.851.6385)

---- editorial notes about Ishbel Dickens message ----

**(For those who are thinkers, please note! There is no connection whatsoever between the excuses given in the reply message from attorney Ishbel Dickens above, and my invitation to debate.**

Esq defined by lawschool.com: **"The title Esquire (often abbreviated as "Esq.") is a term typically used in the United States to designate a person who may practice law."**

**Please further note** that it is Ishbel who makes the connection between the Seattle Times/BuzzFeed takedown article, linked here and the PBS NewsHour and the pending legislation in Congress: HR 650 with the companion bill pending in the Senate, S 682.

HR 650 has passed the House, and the opposition forces, including Dickens/Burr/NMHOA and their allies are doing what they can to influence the media, to influence the voting in the Senate)

---- L. A. "Tony" Kovach's reply to Ishbel Dickens' message ----

Ishbel and Tim,

1) While I sit on the Suppliers Division board of MHI, it is well known that we as publishers take positions independent of the association, based solely on our own evaluation of the facts and how they impact home owners, professionals and the MH industry at large.

Bottom line, I'm asking for a debate your organization and ours can each video, to be moderated by an agreed upon third party. MHI has nothing to do with this.

So whatever your experience with them, it is irrelevant to this invitation.

2) We believe that some of the positions espoused by you, NMHOA - and in the recent PBS video, Carla Burr - are not only inaccurate but harmful to the interests of the very residents you collectively claim to advocate for in the media, online, etc. But that is clearly not your view, thus the desirability to do a debate.

3) So repeating and rephrasing the invite; if you are confident in your/NMHOA's arguments, let's debate them where potentially tens or hundreds of thousands - or perhaps millions - could view it via video.

4) If you aren't confident in Carla's - or you can come to DC, if you prefer - ability to defend your organization's well practiced positions (which we can each digitally capture on video), then let's let the world know that you/NMHOA are not willing or able to defend your positions.

5) On the other hand, if you are confident in your or Carla Burr's ability to publicly debate me on these important issues raised by the PBS broadcast, great, then let's take the next step and agree to the forum and details.

6) Finally, as noted before, there will be some things we see similarly. That too has value to showcase to others, via said video.

7) I look forward to an on the record, clear reply. No dodge, a yes we are willing to debate the issues aired on PBS, or no we are not.

8) Either way, we will let the public know the response.

Fair enough? Thank you for your follow up.

Regards,

L. A. 'Tony' Kovach

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**---- no reply as of 3:15 PM ET, 1.12.2016 ----**