

Tuesday, October 10, 2006 - 10:00 AM  
110 Centerview Drive  
Kingstree Building Suite 108  
Columbia, South Carolina

**MEMBERS PRESENT**

Ralph Camp (Chairman)  
Randall Altman (Vice Chairman)  
Clarence Strickland  
Timothy Holt  
Jane Ballagh  
Vanessa Gardner  
Michael Platt  
Wayne Iseman  
Sharon Johnson

**STAFF**

David Bennett  
Angela Scott  
Rick Wilson

**OTHERS PRESENT**

Eric Gore      Mark Dillard  
Con Eargle     Bruce Kelly  
Linda Hudson   Cardiss Green  
Eddie Bennett

**NOTE: Public Notice of this meeting was properly posted at the Board office and provided to any requesting persons, organizations, or news media in compliance with Section 30-4-80 of the 1976 South Carolina Code of Laws, as amended, relating to the Freedom of Information Act.**

**Call to Order**

On October 10, 2006, Chairman Ralph Camp called the Manufactured Housing Board meeting to order at approximately 10:00 a.m.

**Approval of Agenda**

Chairman Camp called for the approval of the agenda as previously noticed. After review, Mr. Altman made a motion, seconded by Ms. Johnson, to approve the agenda. The motion was unanimously carried.

**Approval of Minutes**

Chairman Camp called for the review and approval of the August 8, 2006, minutes. After review, Mrs. Ballagh made a motion, seconded by Ms. Johnson, to approve the minutes. The motion was unanimously carried.

**Excused Members**

Chairman Camp informed the Board that Mr. Laurent was not able to attend the meeting, due to a previously scheduled trip. Mr. Strickland made a motion, seconded by Mr. Holt, to excuse member absences. The motion was unanimously carried.

## **Progress Report**

### **Status Report-Manufactured Housing**

The status reports for August and September 2006 were reviewed. Copies of the status reports are attached and hereby become part of the record.

### **New Licenses**

Reports listing the licenses issued for August and September 2006 for Dealers, Manufacturers, Multi-Lot Salespersons, Contractors, Installers and Repairers were reviewed. Copies of the reports are attached and hereby become part of the record.

### **Administrative Hearings**

Reports of Administrative Hearings for August and September 2006 were reviewed. Copies of the administrative hearing report are attached and hereby become part of the record.

## **New Business**

### **Application Review**

#### **Mrs. Linda Hudson**

The Board reviewed the retail dealer application of Mrs. Linda Hudson. Mrs Hudson and was sworn in by Mr. Altman. Mrs. Hudson was represented by Mr. Everett W. Bennett, Jr., Esquire.

Mr. David Bennett informed the Board that Mrs. Hudson applied for a retail dealer license to engage in the business of selling manufactured homes in this State. Upon staff review of the application, questions arose regarding Mrs. Hudson's credit report and the sufficiency of her financial responsibility showing.

Mr. Eddie Bennett provided to the Board Mrs. Hudson's revised personal financial statements which reflected an additional seventy-five (\$75,000) dollars in liquid assets which added to her net worth. He explained that additional monies were taken from another company that Mrs. Hudson owns. Other business ventures owned by Mrs. Hudson were not reflected on either the financial statement submitted. Therefore, both of her personal financial statements were incomplete and inadequate. He further advised that certain debts reflected on the credit

report were discharged and the credit score was higher than the six hundred twenty-nine (629) as previously submitted to staff. He stated Mrs. Hudson would like to be licensed as a retail dealer and she has no intention of being a retail dealer with inventory; her intent is to engage in sales of re-conditioned used manufactured homes situated on real property.

Mrs. Hudson testified that she concurred with Mr. Eddie Bennett's statements and answered from the Board members and staff.

After hearing testimony, Mr. Holt made a motion, seconded by Mrs. Ballagh, for the Board to go into executive session for legal advice. The motion was unanimously carried.

The Board returned to public session. The Chairman stated for the record that no action had been taken in executive session. Mr. Holt asked the Board if he could be recused in order that he might testify to information which might be relevant to the Board's decision on the application.

Prior to going into executive session Mrs. Hudson had advised that she is married to Mr. William "BoBo" Hudson.

Mr. Tim Holt was sworn in by Mr. Randall Altman and testified that Mrs. Linda Hudson filed a notarized application for a surety bond with his company ("T. S. Holt Company") in April 2006. After reviewing the application, he contacted Mrs. Hudson and she advised that she proposed to conduct business, if licensed, as B & T Housing, a sole proprietorship. Mr. Holt asked Mrs. Hudson at that time whether she was any relation to Mr. William "BoBo" Hudson and she denied knowing or being related to Mr. Hudson. Mr. Holt testified that he was attempting to ascertain whether Mr. Hudson would have anything to do with the proposed business venture of Mrs. Hudson and thereby increase the surety's potential liability under a bond.

After hearing testimony and closing remarks, Mrs. Vanessa Gardner made a motion, seconded by Mrs. Jane Ballagh to deny Mrs. Hudson's application, based upon Mrs. Hudson's failure to satisfy the Board that she meets all requirements for the issuance of a license, applicant having committed acts that would be grounds for disciplinary action in this State and failed to demonstrate financial responsibility. The motion carried with three nay votes.

**(Official transcripts of the aforementioned person's appearance before the Board may be obtained upon request from Annette B. Gore Court Reporter)**

Mr. Cardiss C. Green

The Board reviewed the retail salesperson application of Mr. Cardiss C. Green. Mr. Altman swore in Mr. Cardiss Green. Mr. Green waived his right to counsel.

Mr. Bennett informed the Board that Mr. Green applied for a retail salesperson license and upon staff review of the application; questions arose regarding the Applicant's conduct, character and fitness for licensure. While previously licensed, Mr. Green allegedly committed a fraudulent act in a manufactured home transaction involving a land/home package sold to Mr. Johnny Booker. The civil action Case No. 04-CP-16-0677 resulted in the entry of a 1.9 million dollar default judgment of record against Mr. Green and others.

Mr. Green testified that he did in fact process this transaction while he was the Sales Manager at United Capitol Housing. Once he found out that he was being sued he spoke with Mr. Holmes, owner of United Capitol Housing. Mr. Green advised that Mr. Holmes stated that he would handle everything. Mr. Green stated that he gave the file on this particular case to Mr. William Tuck, Esquire. Mr. Green presented a letter from Mr. William Tuck stating that he would make arrangements for Mr. Green to pay back the ten thousand (\$10,000) dollars.

Mr. Rick Wilson advised Mr. Green in order for the Board to determine if he actually violated any laws governing the Manufactured Housing Board Mr. Green would need to provide the complaint or documentation showing the charges against him.

After hearing testimony, Mr. Iseman made a motion, seconded by Mr. Strickland, to deny Mr. Green's application until such time when Mr. Green can provide information and documentation showing his charges and what transpired in the transaction. The motion was unanimously carried.

**(Official transcripts of the aforementioned person's appearance before the Board may be obtained upon request from Annette B. Gore Court Reporter)**

Application Process

Mr. Tim Holt asked the Board to give guidance to staff on granting a license to an individual whose spouse's license has been denied or revoked.

After review and discussion, Mr. Holt made a motion, seconded by Mr. Strickland, that staff must submit to the Board for approval any application for licensure of an individual whose spouse has had a license revoked or denied. The motion was unanimously carried.

Mr. Mark Dillard

Mark Dillard from the Manufactured Housing Institute of South Carolina commended staff for a job well done on the cases presented. Also, he expressed the following concerns and points:

- Mr. Dillard stated that there have been repeated patterns of individuals who have had their licenses revoked or denied trying to skirt the law by having family members apply for a license;
- He asked that staff, counsel, and himself come together and review the wording on proposed legislation exempting licensed real estate salespersons or licensed real estate brokers who sell manufactured homes from being licensed by the Manufactured Housing Board; and
- Mr. Dillard stated that Mr. Barry McDowell will be inducted into the Manufactured Housing Hall of Fame on November 2, 2006, in Greenville, South Carolina. Mr. McDowell has been in the manufactured housing business for forty (40) years. He encouraged staff and Board to attend.

Ninety (90) Day License

Mrs. Vanessa Gardner stated that she had spoken to several manufactured housing retail dealers and there were concerns regarding the length of time it takes a retail salesperson to get a license. She recommended having one time ninety (90) day license, allowing the individual to sell off of the retail dealer license.

After review and discussion the Board decided not to have this type of license because only one person is covered under the retail dealer's bond. There currently is no statute or regulations governing this type of license.

Chairman Camp asked Mr. Gardner and representatives from the Manufactured Housing Institute to form a committee and come up with some suggestions and recommendations regarding this issue.

Manufactured Housing Academy

Mr. Bruce Kelly from the Manufactured Housing Academy stated that if individuals' applying for a retail salesperson license allow his office to handle the complete license application process, a license can be issued within ten (10) to fifteen (15) days from the day the individual takes the recommended training class.

**Date of Next Meeting**

Tuesday, December 11, 2006, Room 108

**Adjournment:**

There being no further business, Mr. Iseman made a motion, seconded by Mr. Altman, to adjourn. The motion was unanimously carried. The meeting was adjourned at 1:05 p.m.