

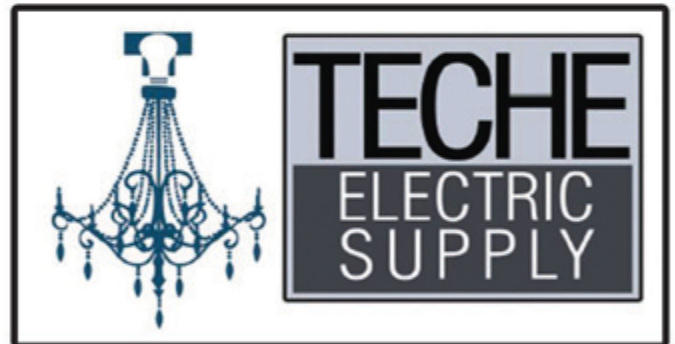
# ACADIANA BUILDER

A man and a woman are standing in a modern living room. The man is wearing a light blue button-down shirt and dark jeans. The woman is wearing a black top with lace sleeves and white pants. They are standing in front of a fireplace with a stone surround and a large TV mounted above it. A chandelier hangs from the ceiling, and a brown sofa is visible on the left. The room has a high ceiling with recessed lighting and a wooden floor.

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## Publisher's Note

LHBA (Louisiana Home Builders Association) Spring Board of Directors began with Legislative Day. Members throughout our state met with our representatives in Baton Rouge at the capitol. Representative Stuart Bishop, Dist. 43, Representative Joel Robideaux, Dist. 45 and Representative Stephen Ortego, Dist. 39 met with local AHBA members to discuss current bills that will go before the House for a vote. Senator Elbert Guillory, Dist. 24 and Senator Fred Mills, Dist. 22 were also available to discuss current bills on the

Senate floor. The event was followed by the 23rd Annual Crawfish Boil where legislators were invited as our guests.

LHBA Board of Directors also met with the four candidates for Governor. Scott Angelle, Jay Dardonne, and John B. Edwards were present to share their views and answer questions. David Vitter presented his message via satellite.

Mark Ste. Marie is no stranger to

our industry or Acadiana. Born and raised here, his ancestry goes back to the first settlers who arrived on the Santo Domingo in 1765. You will enjoy his story.

Kevin Andrus of Precision Stone, leader in the granite industry continues to serve Acadiana with a name you can trust and work that is guaranteed.

Enjoy,  
April Becquet



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# Mark Ste. Marie Takes Pride in His Work

By Kathy Bowen Stolz

Mark Ste. Marie is a proud man. He's proud to be a builder, proud to be an American and proud of his heritage.

"My motto for my business is 'A Name You Can Trust,' and I stand behind this. I take great pride in building a home that will last a lifetime and will appreciate in value," Ste Marie said. "There are a lot of great builders in the Lafayette area. I am truly pleased and proud when people choose me to build their home.

"I also take great pride in building the trust that encourages my homeowners and their friends to use

me again to build their next home." Some homeowners have contracted him to build their second and third homes.

The 57-year-old owner of Ste. Marie Homes in Broussard said he enjoys designing homes. He does the floor plans but uses architects to do the drafting.

"When I'm building custom homes, I love the idea that I'm going to guide the homebuyers in the right direction. I have a great imagination and try to be as creative as the budget will allow. We try to use all the space as possible. We incorporate niches, storage or closet areas to fill every inch of our

homes. You just can't have enough storage space in a home!

"We design custom ceilings and make smooth transitions between different materials to create a unique home; it's one of our specialties. Through the years I have seen many applications that don't work and create problems later for the homeowners."

He said he likes customers who know what they want, both in structure and finish. "Everybody has their own ideas and own tastes. Once they have their ideas, I'm going to make it happen for them. I orchestrate it.

*Continued on Page 12*



# INSIDE STORY

**PRECISION**

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## Precision Stone and Granite, Inc

Showcasing Custom Granite

These days, virtually every new kitchen or bathroom built features granite. Homeowners are selecting it for its beauty, durability and ease of maintenance. But it's not often that homeowners have the opportunity to examine and hand-select the perfect granite for that new kitchen or bath. It's even rarer to see that same perfect piece being installed.

Yet this supreme customer service is the foundation of Precision Stone and Granite, Inc. Kevin Andrus, owner of the company, says he's pleased that "Precision offers Acadiana one of the finest and largest inventories of granite and marble. With a stock as large as ours, we can provide our clients with a natural stone that beautifully matches their vision for the home.

Part of granite's appeal, explains Kevin, is that it provides a wide variety of hues to complement even the most subtle colors in a home's interior palette. Just as importantly, people choose granite because it doesn't hold dangerous bacteria and is harder to scratch than other surfaces. Granite is now as affordable as many synthetic materials, but the beauty of the natural stone far



outlasts its man-made counterpart. “We offer a lifetime warranty on our granite,” says Kevin.

After 17 years in business, Precision’s client base has come to appreciate his large inventory stocked with granite and other natural stone from a variety of local wholesalers. It’s important to Kevin that customers see the product to ensure they get what they want. He explains, “Customers don’t want surprises when it comes to the materials they use in their homes. And if we don’t happen to have what a customer wants in stock we’ll special order any type of natural stone.”

Precision Stone offers a fair price to its customers. All quotes for granite slabs found on the yard includes cut, fabricated and installed. Customers come in to see their template and view the layout of the granite. The fabricators at Precision are fully qualified to work with a wide array of natural stone, specializing in quartzite, marble, onyx and exclusive, elegant granite.

Of course, getting the desired product to the client is priority one for Kevin, but he doesn’t stop there. To ensure that homeowners enjoy the beauty of their selection for years, Kevin had chemists develop Stone Cure exclusively for Precision. The convenient biodegradable spray simultaneously seals, enhances and disinfects. It’s the ideal product to maintain granite countertops and showers.

While Kevin and Precision are gratified by their successful business, they’re more pleased to see satisfied customers. And, judging by the accolades they’ve received, they have many satisfied customers. The Better Business Bureau chose Kevin

Andrus as one of the finalists for the Outstanding New Business Award. He was also awarded the Presidential Award by the Acadian Home Builders Association President in 2014 for his commitment and generosity to the AHBA Home for the Holiday’s project.

Simply stated, “We just want to make our customers happy and keep them that way.” Judging by the Precision’s success over the last



seventeen years, it seems they've done that and more.

*For more information on how Precision Stone and Granite can help you find the perfect natural stone elements for your home, contact Kevin Andrus at 337.233.6176.*



*Continued from Page 7*

“We at Ste. Marie Builders, Inc. have a great team of professional subcontractors that make all this possible. I give credit to all my subs that I have been working with for many years. We have developed a team effort to build a home to be proud of.”

About half of the 15-20 homes that Ste. Marie typically builds each year are custom and the other half are spec homes. He knows that curb appeal is important, that the first look at a home is what draws potential buyers. He said a lot of his spec homes turn into pre-sold homes. The largest spec home he ever built was 3,800 sq ft. His custom homes range from 1,250 to 5,000 sq ft.

Mark laughingly said he started his business on May 24, 1957. “I know I had a business right there in my mind

the day I was born! I’ve always been in the construction business.” One of his first construction jobs was building a tree house for his sisters.

Early on in his life Mark was exposed to construction trades, with carpentry his first love, perhaps because he carried his Uncle Joe’s toolbox to job sites. That uncle, L.D. “Joe” Bernard, was a master carver who shared his love of wood with Mark.

The builder learned roofing from his dad and foundation work from his uncles back in the days when it was pick and shovel excavation. He honed his skills by graduating from construction trade school right after high school while building furniture with a friend on the side.

“How things have changed! It’s so much quicker to build a house





nowadays. In the old days just one crew would build a whole house, including digging the foundation, framing, installing the old fashioned paneling and drying it in with three-tab shingles. It took them eight to nine months.” Ste. Marie Builders now can construct a house in as few as 65 days.

Technology has sped the building process. “I couldn’t wait to buy my first nail gun back in the ‘80s!” Unfortunately his first experience with a nail gun left an impression on him because he shot himself in

the stomach! Fortunately he was a professional prize fighter with rock-hard stomach muscles at the time, so the nail gun did little damage.

Although Mark started a roofing company when he was only 14, he officially started Ste. Marie Builders in 1995 after using his skills in the oil industry overseas for 10 years. He worked in 15 countries in five continents during those years, including stints in Angola, Bolivia, Cameroon, China, Egypt, England, Holland, Japan, Nigeria and Norway. “All that traveling made me proud to

be an American. It strengthened my belief in what we stand for: Freedom, liberty and justice for all.”

Ste. Marie is also proud of his family’s deep history in Lafayette and St. Martin parishes, a history that goes back to 1765 when his paternal ancestor Joseph Gaurhept Broussard de Beau Soleil, one of the first Acadians to arrive in Louisiana aboard the Santo Domingo, received a land grant.

His great-great grandfather, Valsin Broussard founded and platted the city of Broussard in 1884 in addition to donating the land for Sacred Heart Catholic Church, St. Cecilia Catholic School, the public school and the railroad depot. His grandmother started the loose meat sandwich booth at the Broussard Community Fair.

But just as important to Mark is the family’s work ethic. Among the family of his father Dominique Ray Ste. Marie were farmer and sharecroppers who worked their way up the

economic ladder. Among the Bernard family members on his mother's side were mercantile and business owners. His mother and her seven siblings' hard work was an example he's followed his whole life. As a kid, Mark's mother told him, "Before you tell me your problems, go to work. All your problems will work out." And they do, he admitted.

"If it had not been for my family and the life we lived, I would not be the builder I am today. I never thought I'd be my own boss or own my own business. It feels great when I meet people at festivals, church and on the street and people introduce me as their builder. It's what I like most about being a builder. I'm proud to be a home builder."

His wife Cindy and his stepson Tyler also work for Ste. Marie

Builders. "Although I'm president and sole owner, Cindy's the boss most of the time. She does all of the book work, such as paying subs, keeping the schedule and budgeting. Until she came along, I was not near as organized!"

Tyler, age 30, is a mason tile fitter and superintendent. Mark is training him to take over the business some day. Mark also has two daughters, Ashley and Brittany, from a previous marriage and three grandchildren.

"When I was starting out, I was developing my own little properties. But then I became a builder. I got so busy, I forgot to buy property! But the last three or four years I've been in on some development of a subdivision, Bayou Tortue Manor in Broussard. It's a 76-lot subdivision with a private park and gazebo.

Sixty-five percent is sold out to local builders. I feel so humble to work from the dirt to create this beautiful, safe neighborhood."

During the next five years Ste. Marie plans to phase himself out of the more physical elements of building to concentrate on developing subdivisions and custom homes, leaving the spec homes' building to Tyler.

Although he admits to being a workaholic, Mark Ste. Marie loves to play golf for relaxation, although he only gets a game in about once a month. He also loves to visit his mother who lives a mile down the road and his grandkids. He loves to cook (in fact, he was a professional chef for a few years).

He's also very dedicated to Cajun culture. "Everybody I knew growing up and in high school, we try to get together to cook and share stories. We're pretty close knit." It's just another thing that makes Mark Ste. Marie a proud man.

---

*You can contact Ste. Marie Builders at P.O. Box 986, Broussard, LA 70518 or 337-839-5555 or mark@markstемarie.com. You may also visit www.markstемarie.com.*





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### About Aimia & GMFS, LLC:

Aimia "Mimi" Doucet has been in the mortgage industry for over 20 years. After owning her own business in Church Point, LA for several years, Aimia joined GMFS, LLC and opened the Acadiana branch for the Baton Rouge based Mortgage Lender in 2014. GMFS has been changing lives throughout Louisiana since 1999, to better serve Acadiana, Aimia now manages a convenient branch location 1728 W. University in Lafayette, Louisiana. She specializes in New Construction, VA, FHA, Jumbo, Rural Development and Conventional Mortgage loans. She looks forward to continue growing the Acadiana GMFS Team. GMFS, LLC is dedicated to providing personal and professional service to all clients.

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WOODRIDGE, Ill. — Gerber, an industry leader in supporting the plumbing professional, has announced its Avalanche Performance Tour that will result in one lucky licensed plumber receiving a Harley-Davidson® Fat Bob motorcycle.



The Tour kicks off May 1 and will run through August 30, 2015. Events nationwide will be hosted by plumbing wholesalers and distributors and will feature various games and prizes, food and refreshments, as well as educational information and literature on the full Gerber product line. The motorcycle raffle is open to any licensed plumber (no purchase necessary).

The winner of the Harley Fat Bob motorcycle will be drawn at this year's PHCC show on September 30 (do not need to be present to win).

Gerber's premier collection of Avalanche toilets will be the focus of each event (specific product information and special promotional pricing will be available). Known for its unparalleled performance levels, the Avalanche line has grown in popularity among plumbers due to its ease of installation and lack of callbacks.

*To learn more about the Avalanche Performance Tour, visit us online at [www.gerberonline.com](http://www.gerberonline.com).*

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# Home Builders Seek Congressional, Regulatory Action to Ease Tight Credit Conditions

The National Association of Home Builders (NAHB) in mid-April urged Congress and federal regulators to take steps to ease tight mortgage credit conditions afflicting many creditworthy borrowers and to support a stronger, more robust recovery of the housing and mortgage markets.


Testifying before the Senate Banking Committee at a hearing which examined regulatory burdens

to obtaining mortgage credit, NAHB Chairman Tom Woods, a home builder from Blue Springs, Mo., urged the Senate to pass the Mortgage Choice Act. This legislation is designed to improve access to home loans for working American families and first-time home buyers that was approved by the House also in mid-April.

“By responsibly modifying the definition of points and fees for

a home loan to be considered a qualified mortgage and ensuring that consumers can choose the lender and title provider best suited to their needs, this bill would allow more low- and middle-income families the opportunity to finance a home purchase,” said Woods.

Woods also called upon Congress to pass the Portfolio Lending and Mortgage Access Act. “This legislation is intended to ease the ability to repay requirements for community lenders who may fear originating non-qualified mortgage loans and, therefore, may limit access to credit for home buyers whom they believe to be creditworthy.”



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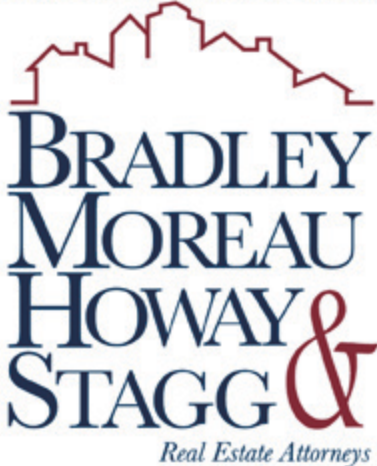
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In addition to congressional action, NAHB believes that federal agencies can – and should – take actions to alleviate burdensome regulatory requirements to consumer access to mortgage credit.

Lenders are currently imposing credit underwriting standards that are more restrictive than FHA, VA and Fannie Mae and Freddie Mac require, making it more difficult for prospective home buyers to obtain financing.

Moreover, fees for government-backed mortgages continue to be at an increased level, even though the credit quality of the underlying loans

has increased significantly, Woods noted.

NAHB is also urging congressional and/or regulatory action on two additional fronts that specifically impact the home building industry – appraisals on new construction and access to housing production credit.

“Improper appraisal practices, a shortage of experienced appraisers, and inadequate oversight of the appraisal system continue to restrict the flow of mortgage credit and impede the housing recovery,” said Woods.

Likewise, despite signs of

improvement in recent months, lenders are reluctant to extend new acquisition, land development and construction (AD&C) credit, citing regulatory requirements or examiner pressure on banks to shrink their AD&C loan portfolios as reasons for their actions.

“While NAHB continues to support comprehensive mortgage finance reform, we believe regulatory barriers can be alleviated to some degree by the various regulators as well as by specific legislative reforms,” said Woods. “Comprehensive legislation would serve to protect consumers with minimal disruption to the mortgage market.”

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