

15303 Dallas Parkway, Ste. 800
Addison, TX 75001
(972) 991-2422

Palm Harbor Homes
Palm Harbor Village
Country Place Homes
Austin Quality Homes

America's Choice
Factory Clearance Outlet
Masterpiece Homes
Energy Efficient Housing

CREDIT APPLICATION

BUYER'S CREDIT INFORMATION: If this is an INDIVIDUAL application, complete the information under section A. If this is a JOINT application, complete both sections A & B. NOTE: If married, the spouse is not required to be the JOINT applicant. NOTICE TO MARRIED APPLICANTS RESIDING IN WISCONSIN: No provision of any marital property agreement, unilateral statement under s.766.59 Wis. Stats., or court decree under s.766.70 adversely affects the interest of the creditors unless the creditor, prior to the time credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

SALESPERSON / INTERVIEWER	SLS/LIC#	PHONE	DEALER/CONTRACTOR	Date	Time
INVESTIGATOR	PARTIAL DOWN PAYMENT AMOUNT \$		D.P. SOURCE	DEALER #	

(A) APPLICANT INFORMATION			(B) CO-APPLICANT INFORMATION		
FULL NAME - Last, First, Middle			FULL NAME - Last, First, Middle		
Other names used including Maiden name:			Other names used including Maiden name:		
BIRTHDATE	DEPENDENT CHILDREN NUMBER: AGES:		BIRTHDATE	DEPENDENT CHILDREN NOT LISTED UNDER (A) APPLICANT NUMBER: AGES:	
SOCIAL SECURITY NO.	MARITAL STATUS: M=Married S=Separated U=Unmarried (single, divorced, widowed)		SOCIAL SECURITY NO.	MARITAL STATUS: M=Married S=Separated U=Unmarried (single, divorced, widowed)	
PRESENT STREET ADDRESS			PRESENT STREET ADDRESS		
CITY, STATE, ZIP CODE			CITY, STATE, ZIP CODE		
HOW LONG AT PRESENT ADDRESS	Years Months	HOME PHONE NO.	HOW LONG AT PRESENT ADDRESS	Years Months	HOME PHONE NO.
RESIDENTIAL STATUS:	H=Home Owner P=Parents R=Renter O=Other	MO. RENT OR MTG. PYMT.\$	RESIDENTIAL STATUS:	H=Home Owner P=Parents R=Renter O=Other	MO. RENT OR MTG. PYMT.\$
LANDLORD OR MORTGAGE HOLDER'S NAME		PHONE NO.	LANDLORD OR MORTGAGE HOLDER'S NAME		PHONE NO.
BALANCE OF MORTGAGE: \$		ACCOUNT NO.	BALANCE OF MORTGAGE: \$		ACCOUNT NO.
PREVIOUS ADDRESS (If less than 3 years at present address)		HOW LONG Years Months	PREVIOUS ADDRESS (If less than 3 years at present address)		HOW LONG Years Months
OTHER PREVIOUS ADDRESS		PREVIOUS RESIDENCE STATUS:	OTHER PREVIOUS ADDRESS		PREVIOUS RESIDENCE STATUS:

Applicant's Employment			Co-Applicant's Employment		
EMPLOYER'S NAME	EMPLOYER'S CITY, STATE		EMPLOYER'S NAME	EMPLOYER'S CITY, STATE	
EMPLOYER'S BUSINESS	SUPERVISOR		EMPLOYER'S BUSINESS	SUPERVISOR	
SALARY (Gross) \$ PER	H=Hour M=Month W=Week Y=Year	WORK PHONE NO.	SALARY (Gross) \$ PER	H=Hour M=Month W=Week Y=Year	WORK PHONE NO.
JOB TITLE OR OCCUPATION		JOB CODE HIRE DATE	JOB TITLE OR OCCUPATION		JOB CODE HIRE DATE
PREVIOUS EMPLOYER		EMPLOYED FROM TO	PREVIOUS EMPLOYER		EMPLOYED FROM TO
PREVIOUS EMPLOYER'S ADDRESS		PHONE NO.	PREVIOUS EMPLOYER'S ADDRESS		PHONE NO.

OTHER INCOME NOTE: Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit.

(A) SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$	(B) SOURCE OF OTHER INCOME	MONTHLY AMOUNT \$	CHILD CARE	MONTHLY AMOUNT
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CREDIT REFERENCES

This application was taken face to face (to be completed by the interviewer)

INDICATE RELATIONSHIP OR OWNERSHIP OF ACCOUNT by entering the appropriate letter here. A = Applicant B = Co-Applicant J = Joint

CHECKING ACCOUNT WITH (Name and address)	PHONE NO.	ACCOUNT NO.
SAVINGS ACCOUNT WITH (Name and address)	PHONE NO.	ACCOUNT NO.
LAST VEHICLE FINANCED	DATE PURCHASED	MODEL, YEAR, AND MAKE OF VEHICLE # VEHICLES OWNED
ADDRESS	PHONE NO.	CURRENT BALANCE (\$) MONTHLY PAYMENT (\$) AMOUNT PAST DUE (\$)

List all other obligations including the liability for payment of alimony, child support or separate maintenance. Be sure to list all open accounts.

OWNER	CREDITOR NAME, ADDRESS AND PHONE NUMBER	FHA INSURED?	DATE OPEN	HIGH CREDIT	ACCOUNT NUMBER	CURRENT BAL. (\$)	MO. PAYMENT (\$)	AMT. PAST DUE (\$)

VISA CURRENT BALANCE MONTHLY PAYMENT	MASTERCARD CURRENT BALANCE MONTHLY PAYMENT	DEPARTMENT STORE CURRENT BALANCE MONTHLY PAYMENT	CURRENT BALANCE MONTHLY PAYMENT
Yes No \$ \$	Yes No \$ \$	Yes No \$ \$	Other \$ \$
RELATIVE LIVING NEAREST APPLICANT (Name and address)		RELATIONSHIP	RELATIVE'S PHONE NO.
RELATIVE LIVING NEAREST APPLICANT (Name and address)		RELATIONSHIP	RELATIVE'S PHONE NO.

ONLY APPLICABLE TO MANUFACTURED HOMES. Do the undersigned intend to occupy the property as their primary residence?..... Y = Yes N = No _____

Government Monitoring Information
The following information is requested by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. You may select one or more designations for "Race". The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below

Applicant: I do not wish to furnish this information **Co-Applicant:** I do not wish to furnish this information No Co-Applicant

ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	ETHNICITY: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	RACE: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female	SEX: <input type="checkbox"/> Male <input type="checkbox"/> Female

If the answer is "yes" to any of the following questions, explain on the attached sheet - Enter Y(yes) or N(no) in both columns		APPLICANT	CO-APPLICANT
(1) HAVE YOU DECLARED BANKRUPTCY WITHIN THE PAST 10 YEARS?	WHERE? WHEN?		
(2) HAVE YOU HAD ANY JUDGEMENTS, REPOSSESSIONS, GARNISHMENTS, OR OTHER LEGAL PROCEEDINGS FILED AGAINST YOU WITHIN THE PAST 7 YEARS?			
(3) DO YOU HAVE ANY PAST DUE OBLIGATIONS TO OR INSURED BY ANY AGENCY OF THE FEDERAL GOVERNMENT?			
(4) ARE YOU A CO-MAKER OR GUARANTOR ON A NOTE? FOR WHOM?	HOW MUCH?		
(5) HAVE YOU ANY OTHER APPLICATION FOR AN FHA TITLE 1 IMPROVEMENT LOAN PENDING AT THIS TIME?			

FAIR CREDIT REPORTING DISCLOSURE NOTICE AND CONSENT
By signing this credit application, you are certifying that all of the information you have provided in this credit application is true, accurate and complete, and are provided for the purpose of obtaining credit. By signing this credit application, you authorize Palm Harbor Home I, L.P., Palm Harbor Homes, Inc., and any subsidiaries and affiliates ("Palm Harbor") to furnish a copy of this credit application and your retail installment contract to any and all lenders or prospective lenders Palm Harbor deems appropriate, and to release any of your credit-related or income-related information to such lenders. You further authorize Palm Harbor and any lender to whom Palm Harbor provides this information, to check your credit record, request a credit report, verify your income and employment history, and obtain and use such other credit information as Palm Harbor or such lender deems necessary to make a credit decision. You also authorize Palm Harbor and any such lender to report any information regarding their credit experience with you to any and all credit reporting agencies.

APPLICANT SIGNATURE REQUIRED X _____ DATE _____	CO-APPLICANT SIGNATURE REQUIRED X _____ DATE _____
(A) APPLICANT Driver's License No. _____	(B) CO-APPLICANT Driver's License No. _____

Manufactured Home		
Make	Model:	Yr:
New _____ Used _____	Width:	Length:
Primary Residence Yes _____ No _____	Land or Lot Payment \$ _____	
Physical Address		
MH PLACEMENT <input type="checkbox"/> Leased Land <input type="checkbox"/> Indian Reservation <input type="checkbox"/> Park <input type="checkbox"/> Owned Land Free & Clear <input type="checkbox"/> Owned-Lien <input type="checkbox"/> Family Land		

Loan Type		
Conventional _____ Land/Home _____ Land-in-lieu _____ FHA _____ VA _____		
FINANCING OPTIONS		
Constrction _____ 90 Day No Pay _____		
Term: _____ MTH	Rate: _____ %	Payments:
PARTICIPATION		FLOOR PLAN
As Earned _____	Up Front _____	Pre Sold _____ Stock _____
Points		
# _____	Finance: _____	Cash: _____

SALES INFORMATION		
1 Cash Sales Price(Include Home, Land, Improvements)	9 Trade-In/Down Payment	11a Manufacturer's Invoice
2 Sales Tax	9a Manufacturer Year	11b Deletions
3 Cash Sales Price with Tax	9b Model Size	11c Net Invoice
4a Gross Trade-In	9c Trade-in Payoff to:	11d Adjusted Invoice
4b Less Amount Owed	Down Payment Borrowed? Y OR N If "Yes", Monthly Payment \$ _____	12 Total Options
4c Net Trade	OPTIONS - DEALER INSTALLED EQUIPMENT NO TO EXCEED 25% OF MANUF. INV OR NADA	13 Set - Up
5 Cash Down Payment	10a Air Conditioner	14 Taxes
6 Total Down Payment	10b Washer/Dryer	15 Insurance
7 Insurance/Titling Fees	10c Skirting	16 Fees
8 Amount to Finance	10d Awning	17 Maximum Allowable Advance

LAND/HOME COMBINATION		
18a Land Appraisal (if using land as down payment)	21 Amenities* (See below)	22 Basement
18b Less Encumbrances	21s Well/Water Hook-Up	23 Garage
18c Land Equity	21b Septic/Sewer Hook-Up	24 Document Stamps
19 Total Down Payment Plus Land	21c Permanent Foundation	25 Title Insurance/Recording Fees
20 Number of Acres	21d Grading	26 Appraisal Fee/Inspection Fees
20a Enter Lesser of Appraisal or Lot Sales Price	21e Driveway	27 Survey Fees
20b Less Amount Applied As Down Payment	21f Power Pole/Electric	28 Points
20c	21g Carport	29 Closing Costs/Pest Control Inspection Fee
IS DEALER SELLING LAND? YES__ NO__	21h Other	30 Other
	21i Total Amenities	31 Maximum Allowable L/H Advance

CALIFORNIA-CA- A MARRIED APPLICANT MAY APPLY FOR CREDIT INDIVIDUALLY.

OHIO- OH-THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW (SEC. 4112.021)

WASHINGTON-WA-PLEASE LET US KNOW IF WE SHOULD INVESTIGATE YOUR CREDIT REFERENCES AND/OR CREDIT HISTORY UNDER ANOTHER NAME.

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

This is to give you notice that Palm Harbor Homes, Inc, Palm Harbor Homes I, L.P. and Palm Harbor Marketing, Inc each doing business as Energy Efficient Housing, Masterpiece Homes, Austin Quality Repos, Factory Clearance Outlet, America's Choice, Palm Harbor Homes, Palm Harbor Village or CountryPlace Homes, have a business relationship with CountryPlace Mortgage, Ltd., a Texas limited partnership; CountryPlace Mortgage, Ltd. d/b/a Rezloan; First Home Mortgage Corporation, a Georgia corporation. Palm Harbor Homes, Inc. owns 95% of First Home Mortgage Corporation and Palm Harbor Holding, Inc. and Palm Harbor G.P., Inc. each own 99% and 1% of the partnership interest of Palm Harbor Homes I, L.P., respectively. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT-SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES. Palm Harbor Homes, Inc. is the sole limited partner of BankSource Mortgage (BSM Financial, L.P.). Because of this relationship, this referral may provide Palm Harbor Homes, Inc., Palm Harbor Marketing, Inc., and/or Palm Harbor Homes I, L.P. each doing business as Energy Efficient Housing, Masterpiece Homes, America's Choice, Palm Harbor Homes, Palm Harbor Village or CountryPlace Homes, a financial or other benefit.

Provider and settlement service:

CountryPlace Mortgage, Ltd. and Bank Source Mortgage - Lender
(taking loan applications, loan processing and underwriting, and funding of loans)

Charge or range of charges:

Interest rates varying from 8% - 16%
depending on down payment, points
customer credit and other factors

I/we have read this disclosure form, and understand that Palm Harbor Homes I, L.P. or Palm Harbor Homes, Inc., each d/b/a Energy Efficient Housing, Masterpiece Homes, Masterpiece Housing, America's Choice, Palm Harbor Village, Palm Harbor Homes or CountryPlace Homes is referring me/us to purchase the above described settlement services and may receive a financial or other benefit as the result of this referral.

Initials: _____