

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

Palm Harbor Village
Magic Living
America's Choice

Masterpiece Housing
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 § 766.59 Wis. Stats, or court decree under 766.70 adversely affects the interests of 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 | 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 | | | |
| 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) | H = Hour W = Week M = Month Y = Year | WORK PHONE NO. | | SALARY (Gross) | H = Hour W = Week M = Month 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 \$ |
|----------------------------|-------------------|----------------------------|-------------------|------------|-------------------|

CREDIT REFERENCES

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 NUMBER | 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 | DEPT. STORE CURRENT BALANCE MONTHLY PAYMENT | CURRENT BALANCE MONTHLY PAYMENT OTHER \$ \$ |
| YES ___ NO ___ \$ \$ | YES ___ NO ___ \$ \$ | YES ___ NO ___ \$ \$ | |

| | | |
|---|--------------|----------------------|
| RELATIVE LIVING NEAREST APPLICANT (Name and address) | RELATIONSHIP | RELATIVE'S PHONE NO. |
| RELATIVE LIVING NEAREST CO-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

Information is requested by the federal government for certain types of loans relating 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. The law provides that any 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 race or national origin and (sex under (A) or (B) above) on the basis of visual observation or surname. Lender please designate by parenthesis (x) if applicant declines. If you do not wish to furnish the information, please check below.

I Decline to Furnish This Information (Initial) _____

| | |
|--|--|
| White ___ Black ___ American Indian or Alaskan Native SEX: ___ Male ___ Female | White ___ Black ___ American Indian or Alaskan Native SEX: ___ Male ___ Female |
| Asian or Pacific Islander ___ Hispanic ___ Other | Asian or Pacific Islander ___ Hispanic ___ Other |

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

| QUESTION | 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 I 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 Homes I, L.P. and any of its 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 _____ DATE _____

JOINT APPLICANT
SIGNATURE _____
REQUIRED _____ DATE _____

(A) APPLICANT Driver's License No. _____

(A) JOINT APPLICANT Driver's License No. _____