



RETAILER SIGN-UP CHECK LIST

In order to complete our Retailer Sign-up process quickly and efficiently, Land/Home Financial Services, Inc. request the following items:

- Complete Signed Retailer Application
- Complete Signed Retailer Acknowledgement Form
- Signature Authorization
- Signed Authorization to Release Information Form
- Current Financial Statement
- Copy of State Retailer's License

In one completed package, please submit all required information to:

Land/Home Financial Services, Inc
2042 Wooddale Drive, Suite 160
Woodbury, MN 55125
ATTN: Retailer Application Process

If you have questions, please call (888) 796-5263

RETAILER APPLICATION

RETAILER NAME: _____

TYPE OF BUSINESS: ? Sole Proprietorship ? Partnership ? Corporation ? LLC

TELEPHONE #: _____ **FAX #:** _____ **EMAIL:** _____

DBA (if other than corporate): _____

PRIMARY BUSINESS ADDRESS: _____
Street City State Zip Code

MAILING ADDRESS (if different): _____
Street City State Zip Code

DATE BUSINESS ESTABLISHED: _____ **YRS. AT CURRENT ADDRESS** _____

EMPLOYER ID: _____ () **RETAILER LICENSE #:** _____ ()

SALES TAX #: _____ () **PRIMARY BANK:** _____

OWNER(S) NAME(S): _____

EMPLOYMENT HISTORY LAST 5 YEARS:

Company Name	City, State	Position	Dates

CURRENT YEAR SALES: _____ % LAND HOME _____ % CHATTEL _____
 % HUD _____ % MODULAR _____

PRIOR YEAR SALES: _____ % LAND HOME _____ % CHATTEL _____
 % HUD _____ % MODULAR _____

LIST INVENTORY FINANCE SOURCES:

1. Lender: _____ Account Representative: _____ Phone: _____
2. Lender: _____ Account Representative: _____ Phone: _____
3. Lender: _____ Account Representative: _____ Phone: _____
4. Lender: _____ Account Representative: _____ Phone: _____

SALES LOT LOCATION(S)

Street City State Zip Code Phone/Fax Numbers

LOCATION 1. _____

GENERAL MANAGER: _____

EMPLOYMENT HISTORY LAST 5 YEARS:

Company Name	City, State	Position	Dates

FINANCE AND INSURANCE DEPARTMENT: ? YES ? NO

CONTACT NAME: _____

LOCATION 2. _____

GENERAL MANAGER: _____

EMPLOYMENT HISTORY LAST 5 YEARS:

Company Name	City, State	Position	Dates

FINANCE AND INSURANCE DEPARTMENT: ? YES ? NO

CONTACT NAME: _____

LOCATION 3. _____

GENERAL MANAGER: _____

EMPLOYMENT HISTORY LAST 5 YEARS:

Company Name	City, State	Position	Dates

FINANCE AND INSURANCE DEPARTMENT: ? YES ? NO

CONTACT NAME: _____

(Attach separate addendum if needed for additional locations or information.)

PRODUCT LINES CARRIED:

MANUFACTURER	ACCOUNT REPRESENTATIVE	PHONE

TITLE COMPANIES USED:

NAME	CONTACT	PHONE

APPRAISAL COMPANIES USED:

NAME	CONTACT	PHONE

I certify that I have authority to complete this Retailer Financing application on behalf of the entity identified herein and that the information furnished in this application is true and accurate. I authorize Land Home Financial Services, Inc. to request a credit report on me and to verify any information provided.

Print Name

Signature

Title

SS#

Date



RETAILER ACKNOWLEDGEMENT

This acknowledgement is provided by:

_____	(Name of Retailer)
_____	DBA (if applicable)
_____	(Street Address)
_____	(City, Zip Code)
_____	(Telephone Number)

Retailer acknowledges the following for the sale of any home by Retailer in which Land Home Financial Services (LHFS) provides, or arranges the provision of, financing services:

1. Scope: This acknowledgement applies to Manufactured/Modular Retailers (and from any and all of Retailer’s locations and/or operations doing business as (DBAs) or under names that may differ from Retailer’s incorporated name) for any aspect of the transaction wherein the Retailer is providing a manufactured home loan lead to Land Home Financial Services, Inc., for financing.
2. Compliance with LHFS Policies and Procedures: For every loan transaction with LHFS, Retailer acknowledges and agrees to comply with the procedures, policies and underwriting requirements established by LHFS and provided in the Marketing Policy Booklet. Retailer, by signature hereunder, acknowledges receipt of the Marketing Policy Booklet.
3. Retailer Compliance with the Law: Retailer will comply with all laws, regulations, rules and ordinances applicable to the advertising, sale, installation and maintenance of the home.
4. Authority to Pull Credit: Retailer shall ensure that LHFS has authorization to pull credit by having an original credit application signed by a prospective consumer in a form satisfactory to LHFS. Retailer shall also be in compliance with all applicable consumer credit federal, state and local laws, regulations and ordinances.
5. Delivery and Condition of Home: When the Retailer informs LHFS that the home was delivered to the site, the Retailer acknowledges that the Home was duly delivered and set in place in a workmanlike manner, and was deemed acceptable by the Purchaser, and conforms with all agreements between Retailer and Purchaser concerning the purchase of the Home, including all applicable

warranties, representations and legal obligations. Retailer acknowledges that he/she will honor all applicable purchase agreements, warranties or service agreements with respect to the Home.

6. Bona Fide Sale: The sale of the home by Retailer to the Purchaser is a valid and binding sale, not subject to any claims, offsets or defenses by the Purchaser against the Retailer. Retailer further acknowledges that he/she is in good standing and is properly licensed to sell the manufactured home, land, and improvements (as applicable).
7. Down Payment: Retailer asserts that any security deposit or down payment shown on the loan application or purchase agreement was paid in cash and/or trade-in equity, or a LHFS approved gift source, and the amount of such security deposit or down payment is true and correct and does not include any direct or indirect loan from the Retailer, Retailer affiliates or other creditor to the Purchaser.
8. Fraud and Prevention of Misrepresentation: Retailer acknowledges that he/she will not commit any fraud with respect to any sales of any home for which financing services are provided by or through LHFS, and has no knowledge of fraud or misrepresentation on the part of any Purchaser or any other party, including Retailer affiliates, with respect to or on any sale of any home to include, but not limited to, transaction costs, acquisition costs, down payment and undisclosed Retailer rebates. Retailer acknowledges that he/she has procedures in place to verify that all signatures, names, address, amounts and other statements and facts contained in the loan application, purchase agreement and/or related documents are genuine, true and correct, to the best of Retailer knowledge. Retailer further acknowledges that LHFS will pursue any and all legal remedies available to recover any losses resulting from fraud or misrepresentation by Retailer and/or his/her agents.
9. Web Site: Retailer may have access to certain information relating to Retailer's accounts and relationships with LHFS through a Web Site sponsored and hosted by LHFS. Retailer shall have the means and be solely responsible to control access to the Account Information by password(s) created in accordance with procedures set forth in the Web Site. Retailer shall use security procedures sufficient to ensure that all Transmissions are authorized by Retailer. Any Transmissions shall be subject to the same acknowledgements, as if Retailer had sent the contents of the Transmission in paper rather than electronic form.

IN WITNESS WHEREOF, the Retailer hereto has made such acknowledgement, and is executed this _____ day of _____, _____.

Land Home Financial Services, Inc.

Firm name: _____

By: _____

By: _____

Officer, Partner, Owner

Title: _____

By: _____

Officer, Partner, Owner

Date: _____

By: _____

Officer, Partner, Owner



SIGNATURE AUTHORIZATION

Name of Company

Street Address

City, State and Zip Code

This is to notify you that any one of the persons whose signatures appear below have full authority to sign in our behalf, or to submit loan worksheets/leads for manufactured/modular homes for which we are seeking financing through Land Home Financial Services, Inc. for our Purchasers. We understand our responsibility to update the list as changes occur.

You are hereby authorized, until notified in writing to the contrary, to accept their signatures upon any papers, which they may execute for and on our behalf in connection with land home loans, submitted to you by us.

Name	Signature
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>
<hr/>	<hr/>

The signatures appearing above are hereby certified to be the authentic signatures of the persons named.

Retailer

By

Title

Date



AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have requested the noted Retailer sign-up with Land Home Financial Services, Incorporated. As a part of the sign-up process, Land Home Financial Services, Inc. may verify information contained in my/our application and in other documents required in connection with the sign-up process.
2. I/We authorize you to provide Land Home Financial Services, Inc., and any investor to whom Land Home Financial Services, Inc. may sell any loans, any and all documentation that they request. Such information includes but is not limited to, business credit history, income, money market, and similar account balances; personal credit history; and copies of business income tax returns.
3. Land Home Financial Services, Inc. or any investor that purchases a loan may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. I/We authorize Land Home Financial Services, Inc. to order any credit reports and references needed in conjunction with our application request. Your prompt reply to Land Home Financial Services, Inc. or the investor that purchased the loan is appreciated.

Name-Print Please

Name-Print Please

Address

Address

Signature And Title

Signature And Title

Social Security Number

Social Security Number



COMMUNICATION AUTHORIZATION

In accordance with the new Federal Communication Commission (“FCC”) ruling effective January 1, 2005, I hereby give my consent to **Land/Home Financial Services, Inc. (“Land/Home”)** to distribute written documents, rate sheets and various other solicitations via the following methods. I understand that every effort will be made to send documents via my first choice; however, when deemed necessary by Land/Home, documents will be sent via my second and third choices respectively.

This authorization shall remain in effect until which time a written request is made to Land/Home to discontinue communication.

Please circle 1st, 2nd and 3rd communication method:

1 2 3 Facsimile:
Telephone Number () _____

1 2 3
E-Mail:
Print E-Mail Address Clearly _____

1 2 3
U.S. Postal Service:
Print Mailing Address _____

(Company)

(Address)

(City) (State) (Zip)

Date _____, 2004

Signature _____

Print Name _____

This authorization, according to the FCC regulation, this form must be mailed to Land/Home Financial Services, Inc. Please return to:

**Land/Home Financial Services, Inc.
1355 Willow Way
Suite 250
Concord, CA 94520
Attn: Anne Stevens**