



TEXAS

Forms & Rates
Effective 05/01/15

Underwriting
Effective 02/15/16

Manufactured Home

Program Guide

- Owner-Occupied Properties
- Tenant
- Rental Properties
- Premises Liability - Landlord
 - Use for Rental Manufactured Homes
 - Liability Protection through Foremost Insurance Company

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Premium estimates and processing with
ForemostSTAR.com or by calling
1-800-527-3905.

Confidential — Do Not Distribute



Owner-Occupied Properties

Qualifying Homes*

- Manufactured Homes
- Mobile Homes
- Park Model Homes

Qualifying Usages*

- Homes used as a primary residence
- Homes used as seasonal or vacation (secondary) homes
- Hobby Farms
- Farms or Ranches

Key Advantages

- Comprehensive coverage on the home, other structures and personal property
- Agreed loss provision
- Optional replacement cost settlement
- Flexible payment methods
- Top rated claims handling

***See underwriting section for eligibility.**

Our goal is to make it easy for you to do business with us! We offer:

- Ease in processing policies that saves you time and money. You can process most manufactured home business at our specialty insurance website — just log on to **ForemostSTAR.com**. You can also process business over the phone by calling **1-800-527-3905**.
- Acceptance of most manufactured home risks — no more wasted time trying to find an insurance carrier for a homeowner with an older home, an out of favor dog breed, a trampoline, a swimming pool, etc.
- An outstanding policy: Our exceptional coverages will minimize customer complaints and narrow the E&O gaps for your agency.
- Expert claims handling will reflect positively on the professionalism of your agency.
- Other services you've come to expect including numerous billing options, online policy access and electronic document retrieval.

Coverage Comparison

Feature	Foremost 2456 02/01 2430 05/10 5825 02/06	ISO Homeowners 3 Special Form 10/00
Total Loss payment method	Amount of Insurance - no hassle, no depreciation*	Replacement cost† subject to 80% co-insurance clause - up to amount of insurance
Replacement Cost Settlement for the home Example: A \$50,000 home is destroyed by a tornado. It will cost \$50,000 to replace the home with a new home of like kind and quality on the same site.	Up to the Amount of Insurance if needed to replace the home, with Replacement Cost option No problem - The Foremost policy provides up to \$50,000 to replace the home on the same site.	Replacement cost† subject to 80% co-insurance clause - up to amount of insurance The policy provides up to \$50,000 to replace the home. †Most companies limit replacement cost to the newest model years, and only offer an ACV settlement on most homes.
Replacement of awnings, carpeting, built-in appliances, outdoor antenna, outdoor equipment and structures that are not buildings, and gravemarkers	Included with replacement cost and replacement cost on partial options	Actual cash value only
Additional Debris removal over the amount of insurance Example: A \$20,000 home is destroyed by fire. The cost to remove the debris and pay the landfill is \$2,500.	5% of the Property limit or \$2,500 whichever is greater No problem - The Foremost policy pays the entire cost.	5% of the coverage limit that applies The policy only provides \$1,000 for debris removal, leaving a \$1,500 shortfall.
Earth Movement Example: A home suddenly sinks to the bottom of an abandoned mine shaft or sinkhole.	The policy provides coverage for earth movement. It's covered!	Not covered Bad news. The policy doesn't cover earth movement of any kind.
Personal Effects Example: While boating someone drops their new digital recorder in the lake.	Comprehensive Relax - The Foremost policy provides comprehensive coverage. It pays for almost all direct, sudden and accidental losses to personal effects.	16 named perils No coverage. The policy only covers 16 named perils.
Golf Cart Example: While parked on a hill, a golf cart brake malfunctions. The golf cart rolls down the hill, is damaged by a collision with a tree and injures a bystander in the process.	Provides coverage for both physical damage and liability for golf carts not designed or modified to be licensed and/or registered for road use. The Foremost policy will provide coverage for the damage to the golf cart and liability coverage for the injury the cart caused.	Only covers liability, and only while golfing The policy doesn't cover physical damage to a golf cart. And since the injury didn't occur while golfing, there's not any liability coverage, either.
Food spoilage resulting from mechanical breakdown or loss of power	Covered with a \$50 Deductible	Not covered
Emergency Removal Example: A wild fire is headed an Insureds way and they've told to evacuate.	Covered. Additional coverages include Emergency removal when endangered by an insured peril. No problem. The cost to remove your home is covered.	Not Covered Bad news. Insured has to pay the whole cost out of their pocket.

*Claims may be subject to deductible.

Rental Properties

Rental includes long term, short term and vacation rental.

Qualifying Homes*

- Manufactured Homes
- Mobile Homes
- Park Model Homes
- Stationary Travel Trailers

Qualifying Usages*

- Rental
- Vacation and Short Term Rental

Key Advantages

- Named peril coverage with option to purchase comprehensive coverage for the home
- Optional liability coverage
- Ability to schedule more than one unit on a policy
- Agreed loss provision
- Flexible payment methods
- Top rated claims handling

Tenant

A person who doesn't own the home but occupies it as their primary residence.

Must be a tenant of a Qualifying Home*

- Manufactured Homes
- Mobile Homes
- Park Model Homes
- Stationary Travel Trailers

Key Advantages*

- Comprehensive coverage for personal property
- Comprehensive liability coverage
- Flexible payment methods
- Top rated claims handling

***See underwriting section for eligibility.**

Producer Binding Authority

Producers have 5 days binding authority and must process the applicant information by using ForemostSTAR.com or by calling 1-800-527-3905 within these 5 days. Coverage is bound when the producer has advised the customer of the effective date of coverage. PRIOR TO BINDING COVERAGE the risk must meet the underwriting criteria and all necessary documents must be obtained. Limitations on binding authority are in place for all producers unless a separate written agreement exists with the Underwriting Department.

NOTE: The purpose of binding coverage is to provide temporary coverage to an insured pending the issuance of a formal policy.

Limits exceeding producer binding authority require Underwriting Approval and cannot be bound. Underwriting may require submission of supporting documentation.

COVERAGE LIMITS & PRODUCER BINDING AUTHORITY	Packaged	Unpackaged	Tenant Package	Landlord Package
Mobile Home + Minimum Coverage Limit	\$5,000	\$ 5,000	N/A	\$ 5,000
Maximum Coverage Limit	\$300,000	\$300,000		\$300,000
Maximum Producer Binding Limit	\$150,000	\$150,000		\$150,000
Adjacent Structures and Equipment * Minimum Coverage Limit	5% of MH Limit, up to \$2,000 more can be added	Optional	N/A	\$500*** \$500
Maximum Producer Binding Limit Homes less than \$25,000	\$40,000	\$40,000		\$40,000
Homes \$25,000 or more	150% of MH Limit up to maximum \$100,000	150% of MH Limit up to maximum \$100,000		150% of MH Limit up to maximum \$100,000
Personal Effects * Minimum Coverage Limit	40% of MH Limit, up to \$20,000 more can be added	Optional	\$2,500	Optional
Maximum Producer Binding Limit Homes less than \$25,000	\$40,000	\$40,000	\$40,000	
Homes \$25,000 or more	150% of MH Limit up to maximum \$100,000	150% of MH Limit up to maximum \$100,000	150% of MH Limit up to maximum \$100,000	
Additional Living Expense	20% of MH Limit	20% of MH Limit	N/A	N/A
Liability Other Options	\$50,000 \$100,000, \$300,000, \$500,000	Optional \$50,000, \$100,000, \$300,000, \$500,000	\$50,000 \$100,000, \$300,000, \$500,000	Optional \$100,000, \$300,000, \$500,000
Medical Payments Other Options	\$500 \$1,000	Optional \$500, \$1,000	\$500 \$1,000	\$5,000 N/A
Dwelling deductible* Other Options	\$950 \$100, \$250, \$500, \$750	\$950 \$100, \$250, \$500, \$750	\$950 \$100, \$250, \$500, \$750	\$500** \$100, \$250, \$1,000, \$5,000
*5% Tropical Cyclone deductible required in some territories.				
Agreed loss provision	Included	Included	N/A	Included
Debris removal - Other than trees	Property limit Plus 5% or \$2,500 whichever is greater	Property limit Plus 5% or \$2,500 whichever is greater	Up to 20% of Personal Effects limit	N/A
- Trees	Up to \$500	Up to \$500		
Food spoilage	Up to \$500	Up to \$500	N/A	N/A
Fire Department Service Charge	\$500	\$500	\$500	\$100
Trees, Shrubs, Plants and Lawns	Up to 5% of MH Limit, \$500 max on any one item	Up to 5% of MH Limit, \$500 max on any one item	N/A	N/A

+ See page 6 Replacement Cost Valuation for RC minimum coverage limits.

*The percentages for Adjacent Structures and Equipment and Personal Effects are calculated from the base of the dwelling range i.e. \$10,000 - \$10,999 Dwelling range produces \$1,000 Adjacent Structures and Equipment Amount of Insurance and \$5,000 Personal Effects Amount of Insurance.

**Maximum Occurrence deductible is equal to 5 times for all loss, other than tropical cyclone times the base deductible, applicable to Named Perils/Comprehensive Mobile Home Coverage on policies covering multiple units.

***Adjacent Structures and Equipment is not available in Territory D.

Procedures

Premium Estimates and New Business

You may process premium estimates or new business by using ForemostSTAR.com or by calling 1-800-527-3905 to process your business. Our premium estimates are unbound, non-guaranteed and are stored for 90 days.

Once new business transactions have been underwritten and issued, a policy number will be assigned and a policy will be mailed the next business day. Policies may be issued up to 60 days in advance of the policy effective date.

Rental and Premises Liability policies, written **together must** be processed through our Grand Rapids office.

Premises Liability is **not** available through the 800 number.

Please mail an application or fax to 616-956-3806.

Endorsements and Cancellations

You may process endorsements or cancellations by using ForemostSTAR.com or by calling 1-800-527-3905 to process your request.

Mid-term coverage changes -

1. **SUBSTITUTION OF A UNIT OR REPLACEMENT AFTER TOTAL LOSS** - Change the model name and year, length and width and value of the replacement unit by endorsement. Additional premium may be charged.
2. **MOVED WITHIN STATE** - Change the policy information to show the correct address. If the new location is in a different rating territory, the premium will be prorated.
3. **MOVED OUT-OF-STATE** - Cancel and rewrite the policy. (Producer must have nonresident authority in the new state in order to remain producer of record.)

Cancellations -

1. When processing an Insured Request Cancellation, you must have a signed request from the insured requesting cancellation.
2. We will backdate cancellations more than 30 days only when you provide documentation that the risk was sold or that coverage was placed elsewhere.

NOTE: Cancellation documents are to be kept in your files as described in the Required Materials section.

Billing options

We offer these flexible payment plans.

Installments	Billing Increments
1	Annual payment
2	1st installment is due 165 days from effective date
4	1st installment is due 75 days from the effective date, then 165, and 255 days from the effective date
10	1st installment is due 50 days from the effective date, then every 30 days
12*	1st installment is due 25 days from the effective date, then every 30 days

*12 pay does not require enrollment in Automatic Electronic Funds (EFT).
12 pay not available to TX 672.

Installment fees ranging from \$2.00 to \$6.00 will be added to each bill depending on the policy premium and the payment plan selected. Call 1-800-532-4221 for exact billing information and payment due dates.

Required materials

You are required to keep the following business materials and any other pertinent documents in your files for the current year plus 10 years. In some instances, we may ask you to send them to us for review or to retain in our files.

1. The following materials must be obtained prior to binding coverage or issuing a policy.
 - a. If the insured had a previous fire loss, a fire official's report or claim report that indicates the cause and origin of the fire. **NOTE:** Underwriting approval must be obtained prior to binding coverage.
 - b. Current photos of the manufactured home or other structures when required. Refer to underwriting sections for further guidelines.
 - c. If insuring a salvaged home that has been rebuilt and approved as habitational, a Certificate of Occupancy must be obtained.
 - d. All required rejection of coverage forms or acceptance of coverage exclusion forms must be completed and signed, when applicable to a specific risk.
 - e. If insuring for replacement cost, you must have a completed replacement cost estimator in your file.
A link to the Marshall & Swift/Boeckh Replacement Cost Estimator is available on ForemostStar.com. The purchase price can be used if insuring a brand new home that has been purchased within the last 12 months. The coverage limit must reflect 100% replacement costs (minus land value), NOT the mortgage/loan amount.
2. A completed and signed Foremost application must be obtained **within seven days of when the policy was issued.**

Mailing requirements (Underwriting Approval and Schedules)

The following must be mailed with all Required materials:

1. Risks that require underwriting approval, when requested. (Producers may not bind coverage or accept money.)

Please choose one of the following:

MAIL: Foremost Insurance Company
P.O. Box 3333
Grand Rapids, MI 49501

E-MAIL: pluw@foremost.com

OVERNIGHT PACKAGES: Foremost Insurance Company
ATTN: Manufactured Home Personal Lines Underwriting
6300 Old 60th Street
Caledonia, MI 49316

Procedures (continued)

Consumer reports

1. **Credit-based insurance scores** - Ordered before a policy is issued on owner-occupied properties and may affect premium.
 - a. State regulation requires that insurers explain to customers, at the time of application that credit information may be obtained. Before giving a quote, provide the customer with the Disclosure Notice Form 740630 either verbally or in writing.

Backdating and Late Processing

1. **BACKDATING** - Coverage may not be backdated and made effective prior to the date coverage was bound.
2. **LATE PROCESSING** - Coverage requests must be received by the Company within 5 days of the requested effective date.*

***Note:** The intent of this requirement is to ensure that bound risks are promptly presented to the Company for underwriting and processing.

Minimum premium

Prices may be subject to minimum written premiums and non-refundable minimum earned premiums.

Foremost County Mutual

- Minimum Written Premium per policy is \$30.
- All Premium changes issued after the inception date of the policy are subject to a minimum written premium of \$5.
- Earned Premium - \$0.

Foremost Insurance Company

- CPL Minimum Written Premium per policy is \$40.
- Premises Liability minimum written and earned premium is \$95.
- No other minimums applicable.

Trip collision is fully earned.

Producer supplies

Applications, brochures and other materials can be ordered online. Log on to ForemostSTAR.com and select Supply Source. To order by phone, please call 1-800-527-3905 and choose the prompt for supplies.

Claims

Report claims to us as soon as possible. Please have the insured call our Claims Contact Center at 1-800-527-3907 or report the claim online at Foremost.com.

Audits

Audits may be conducted on randomly-selected files. If conducted on-site, you must provide the requested documents to our representative. If the audit is conducted via fax, you will receive a policy list. The documents requested must be faxed to us within the stipulated time period. Inability to meet the deadline will constitute a failed audit.

Manufactured Home Valuation

For valuation assistance, refer to independent valuation guides such as NADA Manufactured Housing Appraisal Guide or Marshall & Swift/Boeckh.

ACV or Repair Cost Valuation

For customers who do not want replacement cost coverage:

- Insure for the cost of replacing the home with one of the same age, like kind and quality.
- Add replacement cost payment method for partial loss endorsement for those who don't want depreciation taken on their partial losses - See replacement cost payment method for partial loss endorsement for more information.

Replacement Cost Valuation

Foremost will allow a home, regardless of age, to be insured up to its replacement cost as follows:

- Insure to 100% of the cost of replacing the home without deduction for depreciation with a new dwelling of like kind and quality using materials and construction methods which are generally available.
- The minimum amount of insurance is \$25,000 for single section (width of 18 ft. or less) and \$50,000 for multi-section homes (widths greater than 18 ft.)

An Important Reminder To All Foremost Producers...

1. Always review the policy and coverage options, coverage charges and method of loss payment with each customer.
2. Assist the customer in determining either the actual cash value or replacement cost of the home.
3. Never suggest that anyone will receive "free" coverage.
4. You, or anyone who represents you, must be licensed and appointed by Foremost to sell or solicit insurance and to receive commissions.
5. Retain a signed document from your customer when reducing or removing coverage.

General Underwriting Rules and Guidelines

All Underwriting sections apply to New Business, Endorsements and Renewals. Unless specified, rules not in effect at the inception of the original policy or subsequent renewal, will not be applied unless there was a material change in the insured risk.

Unacceptable

Physical Characteristics

APPLIES TO ALL USE TYPES

1. Modular homes.
NOTE: Modular homes may qualify for coverage under the Specialty Dwelling program. (For definition of modular, see definitions page.)
2. Vacant homes, excluding new purchases that will be occupied within 60 days of the policy effective date. (For definition of vacant, see definitions page).
NOTE: These vacant homes may qualify for coverage under the Specialty Dwelling program.
3. Homes not fully installed and connected to permanent water, sewer or electric utility service.
NOTE:
 - May be acceptable for owner-occupied risks if fully installed and connected to utilities within 60 days of the policy effective date.
 - If electric supply is not from a public utility service.
 Refer to Underwriting Approval section.
4. Homes undergoing major renovation (for definition of 'under major renovation' see definitions page) when:
 - a. construction began more than 12 months prior to the policy/coverage endorsement effective date **and/or**
 - b. currently not fully enclosed **and/or**
 - c. work will not be completed within 90 days of the policy/coverage endorsement effective date **and/or**
 - d. not constructed by a licensed contractor.**NOTE:** Foremost does not offer a Builder's Risk policy.
5. Homes when the number of occupants exceeds code/ordinance.
6. Properties with auto repair, beauty salons, fracking or other business activities that pose an increased physical hazard. (For definition of business, see definitions section).
NOTE: Business activities that pose no increased physical hazard may be eligible, refer to acceptable liability section and Underwriting Approval section for further guidelines.
7. Properties where illegal activity, trade or business is conducted on premises.
8. Homes that are in the process of foreclosure or repossession.
NOTE: Once the foreclosure process has been completed, the risk may be eligible. All proceedings must be finalized including the expiration of any redemption period and prior occupants have vacated the dwelling.
9. Homes condemned due to condition, urban renewal, highway construction or other similar reasons.
10. Homes on islands with no fire protection or in isolated areas not accessible year round by a road.
11. Homes located in brush or forest fire areas.
12. Rebuilt homes, including salvaged units, unless the unit has been approved by a state, county or local official. See Required Materials section for documentation.
13. Homes that are structurally unsound or have unrepaired damage including damage resulting from water.
14. Homes without heat, electric and plumbing systems or have materials that are inadequate, obsolete or in need of repair, including but not limited to:
 - a. polybutylene plumbing materials
 - b. buried steel tanks or any liquid fuel tank that shows signs of deterioration.
15. Homes including other structures with:
 - a. homemade or kit auxiliary heating device
 - b. any heating device not installed to the local building code or to the manufacturer's specifications
 - c. portable kerosene space heaters

- d. permanent space heaters attached by wall mounting or fuel supply lines as the primary heating system **UNLESS** the heater is:
 - UL-approved and
 - Approved by the local building inspector, meets local building codes or is commercially installed.
- e. a fireplace, woodstove or portable heating device used as the only source of heat (not applicable when located in an other structure). A portable heating device is defined as those that are not secured to the dwelling by wall mountings or gas lines.

OWNER-OCCUPIED PROPERTIES

1. Travel trailers, including stationary.
2. Homes that are rented to others.
3. Homes when more than two roomers or boarders reside, including those in foster care or assisted living.
4. When the Named Insured is a Land Trust or a business, including a corporation or lending institution. For LLC exception, see definition of Business Name on definitions page.
5. Properties with an outbuilding in poor physical condition or not properly maintained.

TENANT

1. Homes when more than two roomers or boarders reside, including those in foster or assisted living.
2. When the Named Insured is an entity other than an individual.

RENTAL PROPERTIES

1. Homes occupied as rooming houses including those used in foster care or assisted living care, fraternities, sororities, student housing or other similar types of occupancies.
2. Homes when occupied by more than three unrelated individuals.
3. Property Management Company or a Mobile Home Park as Named Insured, unless listed on the deed.
4. Land Trust as Named Insured.
5. Properties with an outbuilding in poor physical condition or not properly maintained, unless other structure coverage is not provided and the structure presents no additional liability hazard.

Unacceptable

Personal Characteristics

APPLIES TO ALL USE TYPES

1. Applicants who have had three or more prior Foremost policies cancelled for non-payment within the past five years.
2. Applicant without legal capacity to enter into a contract.
3. Applicant/Insured designated by the Office of Foreign Assets Control who is listed on the Specially Designated Nationals List.
4. Applicant, spouse or member of the household convicted of a felony within the past five years that can be related to the exposures involved and coverages of a property policy, Physical Damage and/or Liability. Examples include but are not limited to:
 - a. Arson or attempt to commit arson
 - b. Burglary, theft, robbery or malicious destruction of property
 - c. Fraud, forgery, falsifying claims or evidence
 - d. Homicide, reckless injury, crimes involving weapons
 - e. Crimes against children, sexual assault or abduction.

OWNER-OCCUPIED PROPERTIES

1. Applicant/Insured with a credit-based insurance score that is ineligible when combined with a non-credit related underwriting factor.

Liability Characteristics

APPLIES TO ALL USE TYPES

1. Properties with:
 - Physical defects such as missing, broken or improperly constructed handrails, steps or sidewalks
 - Excessive debris
 - Attractive nuisances.
2. Properties with a Jacuzzi/hot tub where a cover is not placed over the unit when not in use.
3. Properties with multiple homes on the same premises when there are common grounds on the same premises such as; a clubhouse, playground, beach, pool, pond, bathhouse, laundry facility, a rental office or parking lot.
NOTE: A small parking lot used only for the home occupants would be acceptable.

TENANT

1. Applicant/Insured or any person who resides at the home who owns, keeps or shelters an animal that has caused harm.
2. Properties with business activities.
3. Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools:
 - a. Pools with a deck (at least four feet high) and have a self-locking gate.
 - b. Pools without a deck must have sides at least four feet high and a retractable ladder.

OWNER-OCCUPIED PROPERTIES

1. Applicant/Insured or any person who resides at the home who owns, keeps or shelters an animal that has caused harm.
2. Properties with business activities, excluding primary farm/ranch operations. May be eligible when primary owner-occupied and business is incidental; refer to Underwriting Approval section.
NOTE: Business activities that pose no increased physical hazard may be eligible without liability; refer to Underwriting Approval section.
3. Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate. EXCEPTIONS for above ground pools:
 - a. Pools with a deck (at least four feet high) and have a self-locking gate.
 - b. Pools without a deck must have sides at least four feet high and a retractable ladder.
4. Secondary properties with more than one owner when not members of the same primary household.

RENTAL PROPERTIES

1. Landlords who permit tenants to own, keep or shelter an animal that has caused harm.
2. Properties with business activities.
3. Properties with a pool (over 2.5 ft. deep) or pond on the premises, whether fenced or unfenced.
4. Homes without working smoke detectors.
5. Homes that have bars on windows without quick release.
6. Homes that are titled in a park or dealership name.
7. Properties with multiple dwellings on the same premises when liability coverage is requested and Foremost does not write each dwelling.
NOTE: All policies must be written with the same liability limit; refer to Underwriting Approval section for further guidelines.

General Underwriting Rules and Guidelines (continued)

Underwriting Approval

Phone for Approval

(Do not bind coverage or accept money until risk is approved.)

APPLIES TO ALL USE TYPES

Underwriting may require submission of supporting documentation.

1. Applicant or any person who resides in the home who owns, keeps or shelters any non-domestic animal including an exotic or wild animal. (For definition of exotic animal, see definitions page.)
NOTE:
 - a. An exotic animal that does not create a liability hazard (such as an Iguana) may be eligible.
 - b. An exotic animal that creates an increased liability hazard (such as a Boa Constrictor or Bear) would be ineligible.**Provide information regarding the animal and circumstance to confirm no increased liability hazard.**
2. Applicants who have had a prior policy, including Foremost, cancelled or nonrenewed for any underwriting reason.
Provide information regarding the termination. If the reason was due to the condition of the home, provide information to confirm how the condition has been corrected and that all repairs were made.
3. Applicant/Insured who has had any of the following losses in the past five years:
 - a. A theft or liability loss of more than \$2,500
 - b. Three or more losses of any kind
 - c. Any type of fire loss. Must have a copy of fire official's report or claim report that details the cause and origin of the fire.
NOTE: Intentional or careless fires are unacceptable.
 - d. A water loss of more than \$5,000
 - e. Two or more water losses resulting from the same cause.**Provide information about how the condition that caused the loss has been corrected and all repairs were made.**
4. Properties with business activities, including primary owner-occupied when business is incidental. Farms/Ranches are acceptable and do not need approval when Use Type is Primary Farm/Ranch.
NOTE: Auto repair and beauty salons are unacceptable. Daycare services (child, adult and pet care) are unacceptable with liability.
Provide information about the type of business conducted, any activities associated with the business and any equipment or materials used for the business that are kept on premises, to confirm no increased exposure. Include details about any on premises activities that involve visits by customers, vendors, employees or deliveries. See endorsement section for information about optional Incidental Business Liability coverage.
5. Homes not connected to electric utility services but which have their own independent solar, wind generator or hybrid power system.
Provide information regarding generating equipment and details of how the system works, who installed it and how long the manufactured home has been operating on the system.
6. Homes under construction or major renovation when:
 - a. construction began less than 12 months prior to the policy/coverage endorsement effective date **and**
 - b. it is currently fully enclosed **and**
 - c. work will be completed within 90 days of the policy/coverage endorsement effective date **and**
 - d. it was constructed by a licensed contractor.**Provide information to confirm the risk meets the above requirements including when the work will be completed, how long has it been under construction, the credentials of the person doing the work and what is left to be finished.**

7. Any addition that includes heating or plumbing, and was not approved by a state, county or local official. This includes:
 - a. Two different manufactured homes joined together or
 - b. A dwelling joined to the manufactured home.**Provide information regarding the size and use of the addition. Explain who did the work and what was done and when it was completed.**
8. Homes raised more than 4 ft. on any side, and not approved by a state, county or local official. Steps and decks must include railings with spindles.
Provide information about why the home was raised and who did the work.
9. Risks with unusual exposures or increase in hazards not previously addressed.
Provide information about the risk to confirm it meets our underwriting guidelines.

OWNER-OCCUPIED PROPERTIES

1. Homes that are not fully installed or connected to utilities but will be within 60 days of the policy effective date.
NOTE: Homes not fully installed or connected to utilities within 60 days are unacceptable.
Provide information regarding why the manufactured home is not installed or connected to utilities, who will set up the home and when it will be occupied. Review need for trip coverage.
2. Premises with other structures 1200 sq. ft. or more, with existing damage or in need of repair, excluding cosmetic.
Provide information regarding condition of the other structures, any plans for repair, size and describe usage.
3. Other structures owned by the applicant/insured that are a manufactured home or site-built home that is not used for residential living.
Provide information regarding use and condition of structure.

RENTAL PROPERTIES

1. Schedules for multiple properties when:
 - a. Total aggregate limit of all homes is greater than \$500,000 or
 - b. When more than 19 homes are to be insured.**Provide information to confirm coverage amount equals requested value and the Supplemental Rental Manufactured Home Worksheet, Form 736031.**
2. Other structures on the premises that are a manufactured home, site-built home, farm building or is larger than 1200 square feet.
Provide information regarding condition of the other structure, size and describe usage.

General Underwriting Rules and Guidelines (continued)

Severe Weather Restrictions

In times of potential natural disaster, producers are required to monitor and adhere to the following guidelines. Do not bind coverage if the National Weather Service has issued a severe weather warning or when the government has issued an evacuation order for a specific area. Binding is restricted for the duration of the warning or request to evacuate. Events that may require the suspension of binding include but are not limited to, warnings or evacuations for flood, wild fire, tornado or hurricane.

Emergency Restrictions

In times of an emergency the company may impose temporary restrictions on binding authority. During an emergency restriction **YOU MAY NOT BIND COVERAGE** on new risks or accept requests to increase coverage limits for homes, other structures or personal property, or lower deductibles on existing policies.

Emergency restrictions could include, but are not limited to:

- a. Riots or civil commotion
- b. Floods, wild fires or other natural disasters
- c. Hurricanes and tropical storms – restrictions are implemented in areas when:
 - The National Weather Service issues a Tropical Storm or Hurricane Watch or Warning or
 - Government authorities have issued emergency and/or evacuation orders or
 - The area falls within a National Weather Service 3 or 5 day Watch or Warning Cone.
- d. Earthquakes – Restrictions begin with the occurrence of an earthquake of:
 - 5.0 to 5.9 Richter and within 50 MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes or
 - 6.0 Richter (or greater) and WITHIN 100 MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes.
 - For a period of 72 hours on all transactions.
 - An aftershock of 5.0 Richter (or greater) that occurs DURING THE RESTRICTED PERIOD, (as specified above) will be treated as a new earthquake, resulting in a NEW PERIOD OF SUSPENDED BINDING AUTHORITY.
- e. Arson, including serial arsons, multiple arsons and arson spree.

Normal restrictions to binding authority will apply, unless the Company issues a restriction requiring risks to be submitted to the Company prior to approval. The following is required for all submits due to an arson restriction:

1. Complete a New Business application. Process the new business transaction with all information entered by either using ForemostSTAR.com or by calling 1-800-527-3905.
2. Send the following material to the Company for review:
 - Two current photos of the front and rear of the home and any other structures to be insured
 - Photos of properties located on either side of the home.
3. Include any other pertinent underwriting information.

NOTE: Refer to the Procedures section for mailing requirements. Please include the reference number on all correspondence.

Restricted Areas

Coastal Areas:

Coverage is restricted for the following locations along the coastline. The coastline can include, but is not limited to, bays, inlets, intercoastal waterways, peninsulas and islands.

Unacceptable ZIP Codes – This group is within five miles of the coastline. These locations are unacceptable.

00188	77550	77617	78359	78408	78465
77058	77551	77619	78362	78409	78466
77258	77552	77641	78373	78411	78467
77428	77553	77643	78374	78412	78468
77457	77554	77650	78381	78416	78469
77483	77555	77950	78401	78418	78472
77518	77565	77978	78402	78419	78480
77520	77572	77982	78403	78426	78578
77522	77586	77983	78404	78427	78597
77523	77590	78335	78405	78460	78598
77542	77592	78358	78407	78463	

Split ZIP Codes – This group is split and may fall within five miles of the coastline or Sabine Lake shoreline. Foremost will not accept risks located within five miles of the coastline or Sabine Lake shoreline. We use a mapping system to determine whether or not a risk falls within or outside this unacceptable area. Our mapping system may or may not match one that you may use. **For this reason, please call us to determine the acceptability whenever the location falls within a split ZIP Code.**

77059	77534	77591	77705	78347	78413
77414	77535	77597	77968	78370	78414
77422	77539	77598	77969	78377	78415
77465	77541	77611	77971	78380	78417
77507	77560	77623	77979	78382	78418
77510	77563	77630	77983	78387	78521
77511	77568	77640	77990	78390	78566
77514	77571	77642	78336	78393	78569
77521	77573	77651	78338	78406	78580
77523	77577	77655	78340	78410	78583

Hazardous Areas:

COUNTY	ZIP CODE	CITY/AREA	LOCATION(S) RESTRICTED
Wise	76234	Decatur	Smallwood MPH

NOTE: We may add or delete areas at our discretion.

	PRIMARY	SECONDARY	TENANT	RENTAL
Affinity Discount Members of approved affinity groups receive a discount. The following groups are eligible: USAA Armed Forces Insurance	-\$30	-\$30	-\$30	N/A
Farm/Ranch	+\$25	N/A	N/A	N/A
50 Years or Older If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	-10% Terr. H -25%	-10% Terr. H -25%	N/A	N/A
Multiple Policies Available when the named insured maintains one or more personal lines or life policy with Foremost, Farmers, Bristol West or 21st Century. A life policy must be a term, whole, universal, or variable universal policy, have a face amount of \$50,000 or greater, be issued to an adult and be in force.	-5%	-5%	-5%	N/A
Park Applies if home is located in a Foremost approved park. An approved Park or Community is a planned and named community of manufactured homes which have permanently installed water, electricity and sewage utility services; which are collectively managed; and whose residents recognize common bylaws or rules. If the home is located in a park which does not meet all of these requirements, rate the home as Out of Park. To submit a park for approval, complete a Mobile Home Community Questionnaire, Form 733490.	-10%	-10%	N/A	N/A
Auxiliary Heating Device An auxiliary heating device is a wood, coal, kerosene heater or any other supplemental heating system not installed by the original manufactured home manufacturer.	+\$50	+\$50	N/A	See Wood Stove or Fireplace
Wood Stove or Fireplace A dwelling or other structure equipped with a wood stove or fireplace. Form 4870 will be attached to the policy.	See Auxiliary Heating	See Auxiliary Heating	See Auxiliary Heating	+\$75

	PRIMARY	SECONDARY	TENANT	RENTAL
Policy	FCM Property- 2456 FIC Liability- 5825	FCM Property- 2456 FIC Liability- 5825	FCM Property- 2456 FIC Liability- 5825	FCM Property- 2456 & 2864 FIC Liability- 4477

MANDATORY

Comprehensive Personal Effects - This endorsement expands the policy to comprehensive coverage for personal effects.	2424 (Unless replaced by 2425 replacement cost)	2424	2424	N/A
Mobilowners Policy Amendment - This endorsement expands adjacent structures and equipment coverage and extensions of coverage.	2430	2430	2452	7018
Agreed Value - This endorsement amends the policy. If the manufactured home is damaged by an insured peril beyond reasonable repair, Foremost will pay the manufactured home limit of liability, less any applicable deductible.	4554	4554	4554	4554
Flood Exclusion - This endorsement excluded the peril of flood.	5125	5125	5125	5125
Tropical Cyclone Deductible (Territories D,E,F & J) - This endorsement changes the deductible provision for Tropical Cyclone to 5% of the Manufactured Home limit of liability or \$1,000 whichever is greater.	3647	3647	N/A	3648
Declarations Page	3647	3647	N/A	3648
Deductible - This endorsement provides the insureds deductible in all territories other than D,E,F & J.				3814

The following Forms are Mandatory with Premises Liability Coverage

NOTE: Premises Liability is only available as a companion policy to a Commercial Rental Manufactured Home Policy.

Texas Premises Liability Policy Landlord	N/A	N/A	N/A	4477
Declarations Page	N/A	N/A	N/A	733435
Change Declarations Page	N/A	N/A	N/A	733436
Important Notice	N/A	N/A	N/A	737706
Pollution Exclusion Disclosure	N/A	N/A	N/A	733883

MANDATORY ENDORSEMENTS WHEN INLAND MARINE PERSONAL ARTICLES FLOATER COVERAGE IS PURCHASED.

Inland Marine Personal Articles Floater	4994	N/A	N/A	N/A
Inland Marine Personal Articles Floater Policy Supplemental Schedule	9465	N/A	N/A	N/A
Texas Personal Jewelry Agreed Value Settlement (Available for jewelry category only)	3123	N/A	N/A	N/A
Amendatory Endorsement - This endorsement amends policy exclusions, conditions and definitions.	3689	N/A	N/A	N/A
Required Change - This endorsement amends general conditions.	6084	N/A	N/A	N/A

OPTIONAL ENDORSEMENTS

30 Day Trip Coverage - Provides 30 days physical damage coverage for a home that is being moved. The premium on this coverage is fully earned.	4555	4555	N/A	4555
Replacement Cost Personal Property - This endorsement changes the settlement method to the lowest of repair cost, replacement cost or the Amount of Insurance shown on Page One. Replacement cost does not apply to: I. Antiques, fine arts, paintings and similar articles of rarity which cannot be replaced. II. Memorabilia, souvenirs, trading cards, collector's items and similar articles whose age or history contribute to their value III. Articles not maintained in good or workable condition IV. Articles that are outdated or obsolete and are stored or not being used V. Scheduled personal property	2425	N/A	N/A	N/A
Replacement Cost Payment Method including roofs up to 15 years old - Changes settlement method for the manufactured home and adjacent structures & equipment to replacement cost. Replacement does not apply to roof covering if the insured cannot validate the roof covering is less than 15 years old. See replacement cost valuation on Page 6 for eligibility requirements.	4418	4418	N/A	4418

OPTIONAL ENDORSEMENTS (continued)

	PRIMARY	SECONDARY	TENANT	RENTAL
Replacement Cost on Partial, including roofs up to 15 years old - This endorsement provides replacement cost on partial losses. It is designed for manufactured homes that do not meet the replacement cost eligibility requirements. Replacement cost does not apply if the insured cannot validate the roof covering is less than 15 years old.	2427	2427	N/A	N/A
\$10,000 Firearms - Increases the firearms special limit to \$10,000	2870	N/A	N/A	N/A
\$20,000 Firearms - Increases the firearms special limit to \$20,000	2871	N/A	N/A	N/A
\$5,000 Jewelry - Increases the jewelry special limit to \$5,000	6999	N/A	N/A	N/A
\$10,000 Jewelry - Increases the jewelry special limit to \$10,000	6998	N/A	N/A	N/A
Hobby Farm or Ranch - Provides liability coverage for incidental farm or ranching on premises. It also provides liability coverage arising out of the care, handling or riding of any animal other than a domestic household animal. Animals boarded off premises may be acceptable. Endorsement requires underwriting approval. Must be a primary home.	6539	N/A	N/A	N/A
Loss Payable - Endorses interest of loss payee. Any covered loss payment will be payable to the insured and loss payee. This form applies only to personal effects. There is no charge to add the endorsement.	2503	2503	2503	N/A
Additional Insured for Premises Liability - Extends coverage to the person or organization named on the endorsement. Must have an insurable interest. There is no charge to add the endorsement.	6537	6537	6537	N/A
Certificate Holder - The party listed on the endorsement will receive copies of termination notices. No Section I physical damage or Section II liability coverage is extended. Example: A premium finance company.	4095	4095	4095	N/A
Additional Named Insured - Extends Property only coverage to other resident owners of the insured premises. Must have an insurable interest. When three or more, underwriting approval is required.	2538	2538	2538	N/A
Additional Named Insured - Extends Liability only coverage to other resident owners of the insured premises if liability coverage is purchased. Must have an insurable interest. When three or more, underwriting approval is required.	2537	2537	2537	N/A
Wood Stove or Fireplace - See discounts surcharges section.	N/A	N/A	N/A	4870

These are brief descriptions. See the policy form for exact coverages, limits and exclusions.

Inland Marine Personal Articles Floater Coverage

Note: Inland Marine Personal Articles Floater coverage is underwritten by Foremost Insurance Company Grand Rapids, Michigan.

Available for Primary Owner-Occupied Programs only

Producer Binding Authority:
\$15,000 aggregate
\$7,500 per item

We insure special limits on personal property for the following categories:
Jewelry, Furs, Cameras, Golfer's Equipment, Stamps, Coins, Musical Instruments.
To quote business, please call 1-800-527-3905.

Blanket coverage is available for theft of firearms, coin collections, stamps, jewelry, antiques, heirlooms, articles of gold and platinum; See Optional Endorsements.

Unacceptable criteria - Applies to all property types

1. Property that is used in a business or profession, including property exhibited, displayed or offered for sale.
2. Property in need of repair, unless the appraisal reflects the value of the item.
3. Aggregate amounts of scheduled personal property that exceed the personal property coverage amount.

Underwriting Approval is required and coverage cannot be bound when -

1. Limits exceed the producer binding authority.
2. Applicants have had any theft or mysterious disappearance losses within the past 5 years.

Schedules must be sent to the Company for processing.

(Owner-Occupied program)

VALUATION GUIDELINE FOR JEWELRY, FURS, STAMPS AND COINS.

A current appraisal (less than three years old) is required for, and must accompany, any individual item(s) valued at \$2,500 or more. If the item was purchased within the past three years, a copy of the original bill of sale is acceptable, and preferable, to an appraisal. **A copy of an Inland Marine Personal Articles Floater from a previous policy with another carrier is not acceptable evidence of value.**

1. JEWELRY

The emphasis should be on where the jewelry is kept when it isn't being worn, how often it is used or worn, and the integrity of the insured. The insured's financial condition must be considered. Appraisals of diamond and other gemstone pieces will include the "4 C's":

CUT - Example: brilliant, marquise, emerald, etc.

COLOR - Best grades are colorless or white.

CLARITY - Indicates the presence or absence of flaws or blemishes.

CARAT - Measure of diamond size by "points" (100 points equals 1 carat).

Example - Ladies Engagement Ring, 14K w.g. mtg.; 1.25 dwt; set with one 1.25ct brilliant cut diamond; color "I"; clarity VS-1; c

Eligible Risks

Rings, watches, pendants, pins, chains, bracelets, broaches and all other forms of personal jewelry; pens, pencils, flasks, trophies, cigarette cases and other items in the nature of jewelry.

Ineligible Risks

Jewel-studded clothing, eyeglass frames, unset gemstones, items of obvious poor quality and items needing repair. Also, silverware, plateware and/or pewterware.

2. FURS

Descriptions of garments should include type of fur, country of origin, style of the garment, the number of skins (if known), and any special distinguishing characteristics. Furs depreciate. The rate of depreciation

varies depending on the type of fur (mink, fox, etc.), the condition and current fashion trends.

Eligible Risks

Furs, garments trimmed with fur, garments consisting principally of fur; and rugs or wall hangings made from fur, such as bear pelts or "bearskin" rugs.

Ineligible Risks

Mounted animals or animal trophy heads, furlined boots or other such footwear.

3. CAMERA EQUIPMENT

Coverage is intended for non-professionally used cameras and related equipment.

Eligible Risks

Cameras, projection machines and related articles of equipment; sound equipment pertaining to recording, projection, reproduction and operation of motion pictures and property such as binoculars, telescopes and microscopes used in conjunction with photographic equipment. Portable video cameras and related components can also be covered.

Descriptions of items must include make, model and serial number as well as other information which provides ease of identification.

Example 1 - Nikon F1 camera body, black, #23334K5619

Example 2 - Tamaron 80-220mm zoom lens, F3.5, #T677H563.

Ineligible Risks

Equipment belonging to free-lance photographers and newspaper photographers; television cameras and related equipment; coin or token-operated devices (such as pinball machines, "one-armed bandits", etc.); aerial or radar cameras; video cassette recorders and personal computers or related equipment.

4. GOLFER'S EQUIPMENT

Coverage should not be written for individuals who travel worldwide, taking their equipment with them.

Eligible Risks

Golf clubs, golf clothing and golf equipment. Coverage also extends to other clothing of the insured while contained in a locker situated in a club house or other buildings used in connection with the game of golf.

Ineligible Risks

Items such as tees, gloves and golf umbrellas.

5. POSTAGE STAMPS and COINS

A list of the property should be kept at a separate location. Records kept on premises should be housed in a fireproof safe.

Specific description and scheduling requirements:

- Individual stamps, pairs, series, blocks, or sheets valued at \$250 or more.
- Individual coins or paper money valued over \$250.
- Other-principal stamps or coins, valued at less than \$250, should be described.
- Individual albums should be described and insured for an amount of insurance that excludes specifically insured items contained in the album.

Inland Marine Personal Articles Floater Coverage (continued)

Security:

Collections valued in excess of \$5,000 and kept at the insured's dwelling should be kept in a burglar resistant cabinet or safe. To be burglar resistant the receptacle must be constructed of steel and have a door thickness of 1", a wall or body thickness of 1/2" and have a combination lock. A description of the receptacle and the information from the manufacturer's label should be sent to the company along with any request to schedule these large collections.

Eligible Risks

- Postage stamps including due, envelope, official revenue, match and medicine stamps; covers, locals, and reprints, essays, proofs, and other philatelic property owned by or in the custody and control of the insured, including the pages, books, and/or mountings
- Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property owned by or in the custody and control of the insured, including coin albums, containers, frames, cards and display cabinets in use with such a collection
- Commemorative medals, medallions and similar castings.

Ineligible Risks

Gold or silver bullion; gold or silver in the form of bars, ingots, plates or other quantitative forms.

6. MUSICAL INSTRUMENTS

Emphasis is on who uses the instrument and how it is used.

Eligible Risks

All forms of wind, stringed or percussion instruments used non-professionally including electric or electronic instruments, such as keyboards, non-portable pianos and organs, portable pianos, synthesizers and related accessories.

Instruments belonging to a music teacher whose primary income is derived from teaching may be acceptable as long as the teacher does not use the instruments and receive payment for playing, in addition to teaching.

Ineligible Risks

- Instruments used by a professional musician, including school-age children of the insured, who may as part of a group, occasionally play for remuneration at a school dance, concert, or similar function
- Computers, radios, phonographs and stereos, stereo components and similar items. Specific amplifiers and speakers, such as those typically made for and sold with guitars and electric basses, will not be considered stereo components and may be scheduled
- Microphones, microphone stands and accessories; lighting equipment; mixing boards, P/A systems and other related items typically used for recording.

Definitions (continued)

Miscellaneous —

Property Management Company — An entity (LLC, Partnership, Sole Proprietorship, Corporation or other legal form of company), other than the insuring entity, that provides the landlord with services to manage the property. Services may include - collect rent, other accounting functions, handle complaints, interior and/or exterior repairs, lawn maintenance, tenant screening and evictions.

Agreed Loss Provision

If the home is damaged beyond reasonable repair, Foremost will pay the Coverage A - Dwelling Amount of Insurance.

Aggregate Liability Limit — When Section II Coverages are purchased, the aggregate liability limit is the most that will be paid in any one Policy Period for any one insured location regardless of the number of claims, suits or accidents. If the policy has an aggregate liability limit, it will be shown on the Declarations Page. The aggregate liability limit is \$1,000,000.

Auxiliary Heating Device

An auxiliary heating device is a wood, coal, kerosene heater or any other supplemental heating system, not installed by the original manufactured home manufacturer.

Exotic Animal

A rare or unusual animal which is not commonly thought of as a domestic animal. Examples include but are not limited to: Iguana, Boa Constrictor or Bear.

Homes Under Major Renovation

Homes with a new addition, including homes joined together, additional story, gutting and rebuilding interior. Value can be increased once work is completed.

Hobby Farm or Ranch

Properties with farm or ranch exposures when the applicant earns \$5,000 or less per year from farming or ranching, farms less than 26 acres and does not:

- employ full or part-time workers
- have u-pick operations (pick your own produce)
- have land rented, leased or made available to others
- have farm animals, excluding poultry when:
 - a. Kept in an unfenced area
 - b. boarding animals belonging to others, regardless if a fee is charged
 - c. breeding activity with animals belonging to others
 - d. more than 10 farm animals are owned
 - e. riding lessons or rentals to others are offered or allowed.

Business — Any full or part-time trade, profession, occupation or activity engaged in for economic gain. Includes but is not limited to: farming, ranching or daycare services (child, adult and pet care).

NOTE: A work at home office for an off-site employer is acceptable.

Incidental Business

- A business activity occurring on a premises, that doesn't change the function of the premises as a primary owner occupied dwelling, meets the following criteria, and is subject to Underwriting approval.
 - **Customer Traffic** - Cannot create significantly greater pedestrian or vehicle traffic normal for a residential dwelling.
 - **Advertising** - No advertising signs indicating that a business is being conducted on the premises.
 - **Materials** - No toxic, explosive, flammable, combustible, corrosive, biohazard, radioactive or other hazardous materials may be used in conjunction with the business.
 - **Employees** - No employees on the premises.
- Properties with farm/ranch exposures (**Hobby Farm/Ranch**) when the applicant earns \$5,000 or less per year from farming or ranching, farms less than 26 acres and does not:
 - employ full or part-time workers
 - have u-pick operations (pick your own produce)
 - have land rented, leased or made available to others
 - have farm animals, excluding poultry when:
 - a. kept in an unfenced area
 - b. boarding animals belonging to others, regardless if a fee is charged
 - c. breeding animals belonging to others
 - d. more than 10 farm animals are owned
 - e. riding lessons or rentals to others are offered or allowed.

TEXAS PREMISES LIABILITY - LANDLORD RATES

(Foremost Insurance Company Product Code 672)

Minimum Earned Premium is \$95.00

ENTIRE STATE (per unit rate)

\$100,000 Limit of Liability	\$40
\$300,000 Limit of Liability	\$50
\$500,000 Limit of Liability	\$60

Territory Definitions

Foremost Territories consist of the following counties:

Terr	County	Terr	County	Terr	County
C	001 Anderson	C	171 Gillespie	A	341 Moore
A	003 Andrews	A	173 Glasscock	B	343 Morris
C	005 Angelina	E	175 Goliad	A	345 Motley
D	007 Aransas	C	177 Gonzales	C	347 Nacogdoches
A	009 Archer	A	179 Gray	C	349 Navarro
A	011 Armstrong	B	181 Grayson	L	351 Newton
C	013 Atascosa	G	183 Gregg	B	353 Nolan
L	015 Austin	C	185 Grimes	D	355 Nueces
A	017 Bailey	C	187 Guadalupe	A	357 Ochiltree
C	019 Bandera	A	189 Hale	A	359 Oldham
C	021 Bastrop	A	191 Hall	E	361 Orange
A	023 Baylor	C	193 Hamilton	B	363 Palo Pinto
E	025 Bee	A	195 Hansford	G	365 Panola
C	027 Bell	A	197 Hardeman	B	367 Parker
C	029 Bexar	E	199 Hardin	A	369 Parmer
C	031 Blanco	E, F	201 Harris*	A	371 Pecos
A	033 Borden	G	203 Harrison	L	373 Polk
G	035 Bosque	A	205 Hartley	A	375 Potter
B	037 Bowie	A	207 Haskell	A	377 Presidio
D	039 Brazoria	C	209 Hays	G	379 Rains
C	041 Brazos	A	211 Hemphill	A	381 Randall
A	043 Brewster	C	213 Henderson	A	383 Reagan
A	045 Briscoe	J	215 Hidalgo	C	385 Real
E	047 Brooks	G	217 Hill	B	387 Red River
B	049 Brown	A	219 Hockley	A	389 Reeves
C	051 Burleson	G	221 Hood	D	391 Refugio
C	053 Burnet	G	223 Hopkins	A	393 Roberts
C	055 Caldwell	C	225 Houston	C	395 Robertson
D	057 Calhoun	A	227 Howard	G	397 Rockwall
B	059 Callahan	A	229 Hudspeth	B	399 Runnels
D	061 Cameron	G	231 Hunt	G	401 Rusk
B	063 Camp	A	233 Hutchinson	C	403 Sabine
A	065 Carson	A	235 Irion	C	405 San Augustine
B	067 Cass	B	237 Jack	L	407 San Jacinto
A	069 Castro	E	239 Jackson	D	409 San Patricio
D	071 Chambers	L	241 Jasper	C	411 San Saba
G	073 Cherokee	A	243 Jeff Davis	A	413 Schleicher
A	075 Childress	D	245 Jefferson	A	415 Scurry
B	077 Clay	C	247 Jim Hogg	A	417 Shackelford
A	079 Cochran	E	249 Jim Wells	C	419 Shelby
B	081 Coke	G	251 Johnson	A	421 Sherman
B	083 Coleman	A	253 Jones	G	423 Smith
G	085 Collin	C	255 Karnes	G	425 Somervell
A	087 Collingsworth	C	257 Kaufman	C	427 Starr
L	089 Colorado	C	259 Kendall	B	429 Stephens
C	091 Comal	D	261 Kenedy	A	431 Sterling
G	093 Comanche	A	263 Kent	A	433 Stonewall
B	095 Concho	C	265 Kerr	A	435 Sutton
B	097 Cooke	C	267 Kimble	A	437 Swisher
C	099 Coryell	A	269 King	G	439 Tarrant
A	101 Cottle	C	271 Kinney	B	441 Taylor
A	103 Crane	D	273 Kleberg	A	443 Terrell
A	105 Crockett	A	275 Knox	A	445 Terry
A	107 Crosby	B	277 Lamar	A	447 Throckmorton
A	109 Culberson	A	279 Lamb	B	449 Titus
A	111 Dallam	C	281 Lampasas	B	451 Tom Green
C	113 Dallas	C	283 La Salle	C	453 Travis
A	115 Dawson	L	285 Lavaca	C	455 Trinity
A	117 Deaf Smith	C	287 Lee	L	457 Tyler
G	119 Delta	C	289 Leon	G	459 Upshur
G	121 Denton	E	291 Liberty	A	461 Upton
L	123 DeWitt	C	293 Limestone	C	463 Uvalde
A	125 Dickens	A	295 Lipscomb	A	465 Val Verde
C	127 Dimmit	L	297 Live Oak	C	467 Van Zandt
A	129 Donley	C	299 Llano	E	469 Victoria
C	131 Duval	A	301 Loving	C	471 Walker
B	133 Eastland	A	303 Lubbock	L	473 Waller
A	135 Ector	A	305 Lynn	A	475 Ward
A	137 Edwards	B	307 McCulloch	C	477 Washington
C	139 Ellis	C	309 McLennan	C	479 Webb
H	141 El Paso	C	311 McMullen	E	481 Wharton
G	143 Erath	C	313 Madison	A	483 Wheeler
C	145 Falls	G	315 Marion	A	485 Wichita
B	147 Fannin	A	317 Martin	A	487 Wilbarger
C	149 Fayette	C	319 Mason	D	489 Willacy
A	151 Fisher	D	321 Matagorda	C	491 Williamson
A	153 Floyd	C	323 Maverick	C	493 Wilson
A	155 Foard	C	325 Medina	A	495 Winkler
E	157 Fort Bend	B	327 Menard	B	497 Wise
B	159 Franklin	A	329 Midland	G	499 Wood
C	161 Freestone	C	331 Milam	A	501 Yoakum
C	163 Frio	C	333 Mills	A	503 Young
A	165 Gaines	A	335 Mitchell	C	505 Zapata
D	167 Galveston	B	337 Montague	C	507 Zavala
A	169 Garza	L	339 Montgomery		

***SPLIT COUNTY TERRITORY DEFINITIONS**

201 HARRIS COUNTY

Territory F: From the Waller/Harris County line the area bounded NORTH and WEST of Hwy 90 (Katy Frwy), Hwy 6 (Addicks Satsuma Rd), FM 1960 (Bammel Rd) and Hwy 59 (Eastex Frwy).

Territory E: Remainder of county.

TEXAS MOBILE HOME TERRITORIES



