

RIN 2590-AA27

SUBJECT: Summary of FHFA Meetings with Palm Harbor Homes and CountryPlace Mortgage

DATE: August 2 & 3, 2009

PARTICIPANTS: Nelson Hernandez (Senior Associate Director, FHFA)
Mike Price (Senior Compliance Specialist, FHFA);
Larry Keener (Chairman/CEO Palm Harbor Homes);
Gregory Aplin (President, CountryPlace Mortgage),
Lyle Zeller (Executive Vice President, CountryPlace Mortgage),
Jennifer Morrow (Financial Analysis Manager, CountryPlace Mortgage),
Caspar Koble (Vice President of Operations, CountryPlace Mortgage).

On August 2 and 3, 2009, representatives from the Federal Housing Finance Agency (“FHFA”) met with representatives from Palm Harbor Homes (Palm Harbor) and CountryPlace Mortgage (CountryPlace) in Dallas and Mesquite, Texas. Palm Harbor is a manufacturer of factory-built homes, and CountryPlace, a subsidiary, offers financing options for manufactured homes. Palm Harbor and CountryPlace provided information regarding their companies and lending practices for manufactured homes.