

11/28/83

PATRIOT HOMES, INC.

HOME OWNER'S MANUAL

REVISED 3/1/80

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TO OUR VALUED HOME OWNER.....

I. GENERAL

A. This manual has been provided pursuant to the requirements of the National Mobile Home Construction and Safety Standard Act of 1974 and the Regulations of the Department of Housing and Urban Development and that this manual conforms to those regulations.

B. The National Mobile Home Construction and Safety Standards Act of 1974 was enacted to improve the quality and durability of mobile homes and to reduce the number of injuries and deaths caused by mobile home accidents. The Federal Mobile Home Construction and Safety Standards issued under the Act govern how mobile homes must be constructed, and your mobile home was manufactured to the Standard. The Standards cover the planning and construction of your home and they were developed so that you would have a safe, durable home. The standards themselves do not cover several aspects of the mobile homes such as furniture, carpeting, certain appliances, cosmetic features of the mobile home, and additional rooms or sections of the home that you bought separately from the home itself.

The act also provides that if for some reason your mobile home is found not to meet the standards or to contain safety hazards, the manufacturer of the mobile home must notify you of that fact, and in some cases where there is a safety hazard involved the Act requires the manufacturer to correct the mobile home at no cost to you or to replace the home or refund all or a percentage of the purchase price. If you believe you have a problem for which the Act provides a remedy, you should contact the manufacturer, the mobile home agency in your state (see the list on page 2 of this manual), or the Secretary of Housing and Urban Development. We recommend that you contact the manufacturer first, because that will allow us to provide any necessary services to you more quickly than if you wrote first to your state or to the Secretary. Our address is:

PATRIOT HOMES, INC.
57420 Cty. Rd. 3 South
Elkhart, Indiana 46514

C. Data Plate. A data plate which provides important technical data about your home is located at the electrical distribution panel. The following explains the significance of the items found on the data plate.

The design approval agency is NTA, Inc., which means that they have reviewed the plans and specifications of this unit and found that they meet the requirements of the National Mobile Home Construction and Safety Standards Acts.

The appliances provided with your mobile home are called out by the manufacturer, model no., and circuit rating provided. Your mobile home has been designed with the specific appliances listed on the data sheet. If the appliance does not match what is listed on the data sheet please contact the dealer or the manufacturer. If a circuit for an appliance is provided, without the appliance being provided the rating of the appliance that is installed is not to exceed the rating of the circuit indicated on the data plate.

The heat loss certificate, structural zone map and wind zone map are provided to alert you to the fact that this mobile home is designed for a specific climatic condition. The final destination of the mobile home should be located on the maps and the heating and cooling, structural and wind zones requirements should be determined from these maps and conform with the minimum design requirements specified on the data plate.

D. Approved State Administrative Agencies. At the time of this writing, the following State Administrative Agencies have been approved under the HUD program:

Alabama	Kentucky	Nebraska	South Dakota
Arizona	Louisiana	Nevada	Tennessee
Georgia	Maryland	New Jersey	Texas
Idaho	Minnesota	New Mexico	Utah
	Mississippi	North Carolina	Virginia
Indiana	Missouri	South Carolina	Wisconsin

II. WARRANTY

LIMITED WARRANTY

1. Coverage. Patriot Homes, Inc., 57420 County Road Three, Elkhart, Ind. 46514 warrants its new mobile homes to be free of defects in material and workmanship under normal use and care. This warranty extends for a period of twelve (12) months from the date of original purchase from an authorized dealer of Patriot Mobile Homes, but does not extend to any subsequent transferee, and shall expire upon the first such transfer from the original consumer purchaser.

There are no warranties, express or implied, not specifically contained herein except implied warranties arising under state law. Any such implied warranties shall be limited to the term of the express warranty herein contained. Some states do not allow limitations on how long an implied warranty lasts, so the above limitations may not apply to you.

2. Exclusions and Limitations. This warranty extends only to the repair or replacement, at the option of Patriot Homes, Inc., of defective parts. Damage due to misuse, unauthorized repairs or alterations, and improper transportation or set up of the mobile home is specifically excluded from provisions of this warranty. Also excluded are any and all consequential and incidental damages, including loss of use or revenue, inconvenience, and damage to personal property. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation and exclusion may not apply to you.

Any products not manufactured by Patriot Homes, Inc. are not covered by the terms of this warranty, even though they may have been provided in conjunction with the sale of the mobile home. Such individual appliances and components are warranted by their respective manufacturers, and claims or complaints with respect to the condition of such products should be directed to the individual manufacturer thereof, as described in the warranty claim procedures below.

3. Warranty Claim Procedures. The procedure for processing a claim under this warranty is as follows:

(a) First contact the dealer from whom you purchased the mobile home and explain your specific problem. The model, serial number, and your date of purchase should be included with any written claim or complaint.

(b) If your dealer is unavailable or is unable to resolve your claim within a reasonable time, contact Patriot Homes, Inc., 57420 County Road Three, Elkhart, Indiana 46514, attention: Warranty Department, and provide information regarding the specific nature of your claim, the model and serial number of the mobile home, and your date of purchase.

(c) Claims relating to appliances purchased with the mobile home should be directed to a local service center or dealer for each appliance manufacturer. In most cases, the service card accompanying such appliance will list the area service center or dealer nearest you, from which additional information may be obtained.

4. Additional Rights. Patriot Homes, Inc. does not authorize any dealer or other person to alter or enlarge the terms of this warranty, nor does it authorize any other person to assume for it additional liabilities arising from the sale of its mobile homes.

This warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

III. SETTING UP AND ANCHORING THE MOBILE HOME

Please read all instructions prior to set-up

Patriot Homes have been engineered and designed with the intention of meeting or exceeding all code requirements set forth in the National Mobile Home Construction and Safety Standard.

Set-up of your Patriot Home should only be done by properly trained personnel.

The installation of your home is critical to assure that the floor is level and that all mechanical and structural systems operate properly.

SITE PREPARATION

The mobile home site must be properly prepared before the home is permanently placed on it. Most important is the need for correct grading and sloping to provide for storm drainage run-off. In this regard it is of particular importance that water not be allowed to accumulate beneath the home.

Regional climatic differences must be taken into account. Settling or heaving may occur if footings are placed in frost-susceptible soil. It is of utmost importance that in areas where below freezing temperatures occur the support footing be located below the frost line. Consult with local building officials to determine the location of the frost line.

FOUNDATION SUPPORTS

It is recommended that concrete footings be used. Footings should be 1'-4" x 1'-4" x 4" thick minimum concrete pad located in soil with an allowable compaction of 2000 PSI and shall extend below the frost line. The basic foundation for placing blocking must be firm. Use of gravel and/or stone is not recommended. The supports are to be concrete blocks or stabilizing jacks having a capacity of 4400 lbs. each for 12' wide units (also 24' wide units) and 5500 lbs. each for 14' wide units (also 28' wide units) intermediately spaced 8' O.C.

STEP # 2

FOUNDATIONS

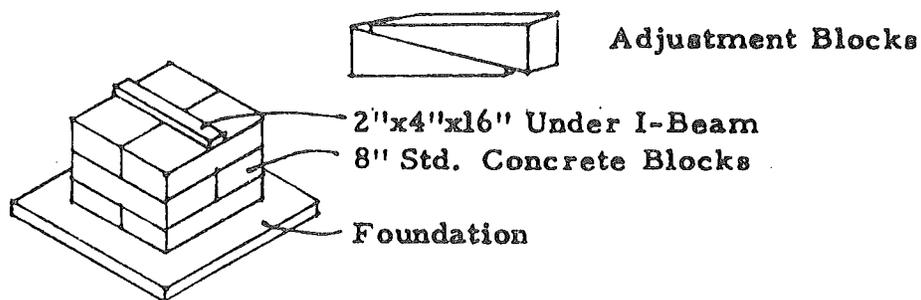


FIG. I

FOOTINGS: CONCRETE FOOTINGS ARE RECOMMENDED TO BE USED. MIN. SIZE FOOTINGS SHOULD BE 1'-4" x 1'-4" x 4" THICK CONCRETE AND SHALL EXTEND BELOW FROST LINE.

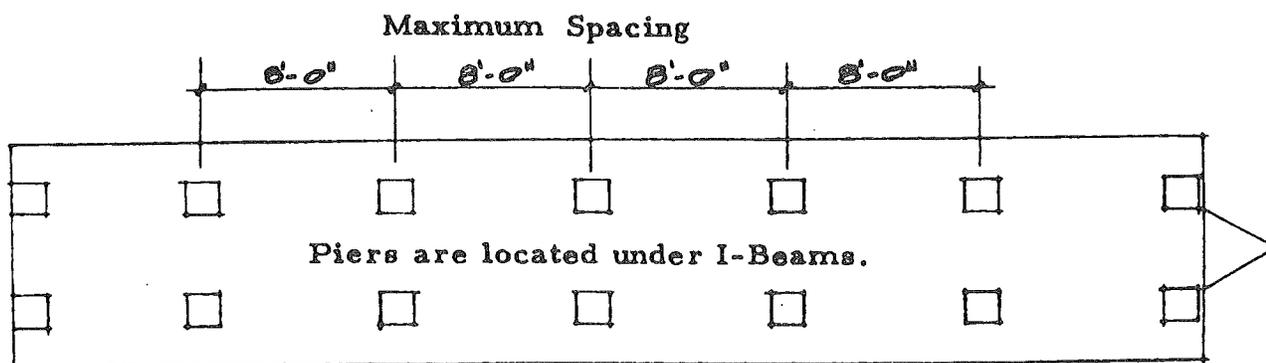


FIG. II

STEP #2

FOUNDATIONS

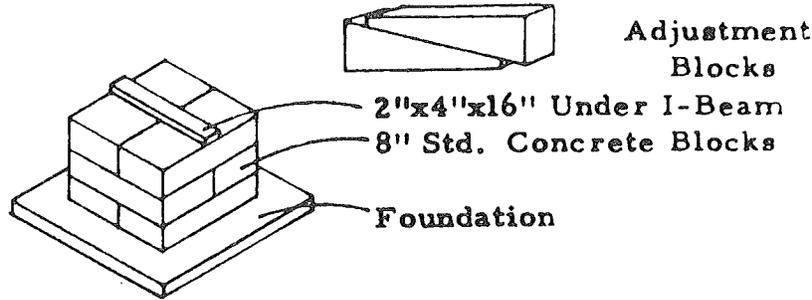


FIG. I

FOOTINGS: CONCRETE FOOTING ARE RECOMMENDED TO BE USED. MIN. SIZE FOOTINGS SHOULD BE 1'-4" x 1'-4" x 4" THICK CONCRETE AND SHALL EXTEND BELOW FROST LINE.

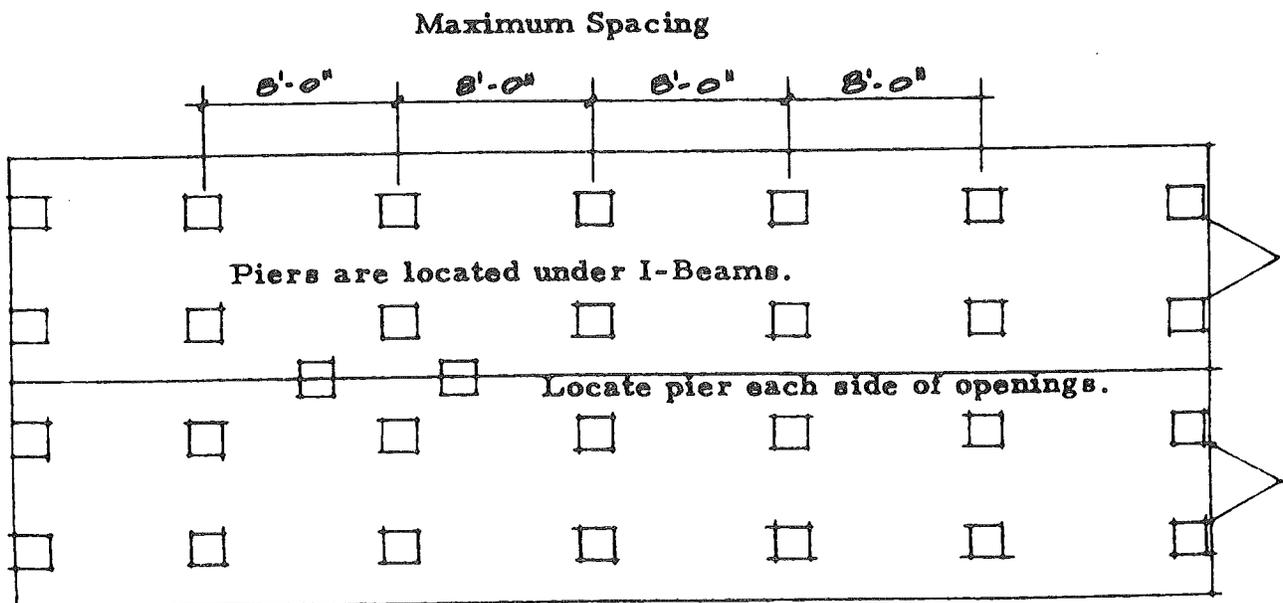


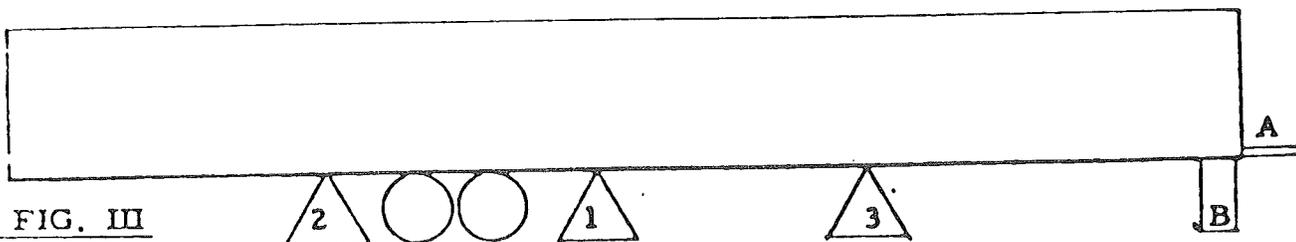
FIG. II

STEP # 3 BLOCKING & LEVELING

1. POSITION UNIT "A" IN AREA WHERE IT IS TO BE SET UP.
2. PLACE LEVEL (A) ON HITCH.
3. PLACE JACK (B) APPROXIMATELY 2' FROM FRONT OF HOME RAISING HOME 2" - 4" ABOVE LEVEL.
4. PLACE SUPPORT (1) AS INDICATED AND LEVEL FROM SIDE TO SIDE.
5. LOWER FRONT END OF HOME AND PLACE SUPPORT (2) AS INDICATED AND LEVEL FROM SIDE TO SIDE.
6. WITH FRONT END RAISED PLACE SUPPORT (3) AND LEVEL.
7. BY RAISING AND LOWERING HOME PLACE REMAINING SUPPORTS AS INDICATED BY FIG. II.
8. ADJUSTMENTS FOR LEVELING MAY BE MADE WITH THE USE OF WEDGES (REFER TO FIGURE I DETAIL).

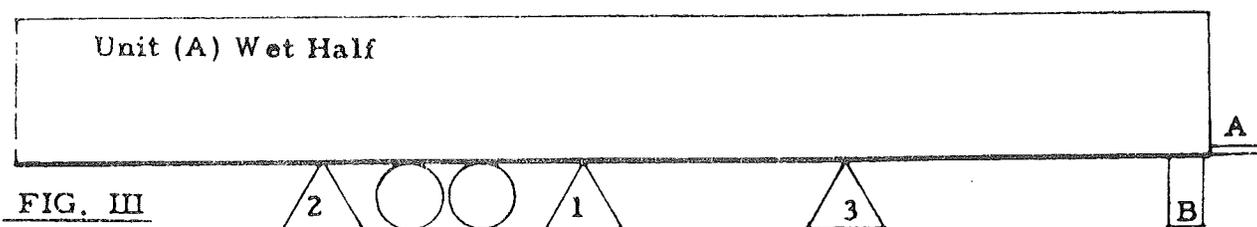
STEP # 4 ANCHORING

1. INSTALL HURRICANE STRAPS AND FRAME ANCHORS PER MANUFACTURERS RECOMMENDATIONS (SEE ATTACHED SHEET)



STEP #3

BLOCKING & LEVELING



- FIG. III
1. POSITION UNIT "A" IN AREA WHERE IT IS TO BE SET UP
 2. PLACE LEVEL (A) ON HITCH
 3. PLACE JACK (B) APPROX. 2' FROM FRONT OF HOME RAISING HOME 2"-4" ABOVE LEVEL.
 4. PLACE SUPPORT (1) AS INDICATED AND LEVEL FROM SIDE TO SIDE.
 5. LOWER FRONT END OF HOME AND PLACE SUPPORT (2) AS INDICATED AND LEVEL FROM SIDE TO SIDE
 6. WITH FRONT END RAISED PLACE SUPPORT (3) AND LEVEL
 7. BY RAISING AND LOWERING HOME PLACE REMAINING SUPPORTS AS INDICATED BY FIG. II.
 8. ADJUSTMENTS FOR LEVELING MAY BE MADE WITH THE USE OF WEDGES (REFER TO FIG. I DETAIL)
 9. REMOVE PROTECTIVE SHIPPING VINYL.

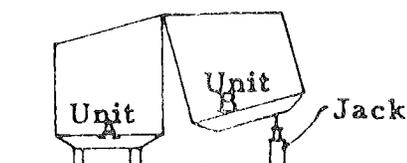


FIG. IV.

10. MOVE UNIT (B) INTO POSITION WITHIN 4" OF UNIT (a) AND REMOVE SHIPPING VINYL.
11. THREAD WIRING ACROSS UNITS (DO NOT CONNECT)
12. PLACE JACK APPROX. 10'-0" FROM EACH END OF HOME & LIFT UNTIL ROOF LINE IS TOGETHER.
13. ALIGN ROOFS AND END WALLS WITH JACKS & SCREW BOTH HALFS TOGETHER THRU RIDGE BEAM 8" O. C.
14. LOWER UNIT (3) AND PULL FLOORS TOGETHER WITH A COME-A-LONG
15. ALIGN FLOORS AND ENDWALLS
16. BOLT UNIT (A) & (B) FRAMES TOGETHER USING 3/8" x 5" BOLTS THRU ANGLE PLATES AT OUTRIGGERS (DO NOT TIGHTEN).
17. ANCHOR ENDWALLS TOGETHER AND LEVEL UNIT "B" FOLLOWING STEPS 1-8.
18. TIGHTEN FRAME BOLTS.

STEP #4

SEALING OF HOME

1. APPLY SHINGLE CAP AND ANCHOR PER MANUFACTURERS SPECIFICATIONS.
2. CONNECT ELECTRICAL WIRES TO PROPER JUNCTION BOX.
3. MAKE HEAT SYSTEM CROSS OVER FOLLOWING FIG. V
4. APPLY NECESSARY SIDING TO BOTH ENDS OF HOME
5. REMOVE INTERIOR SUPPORTS AND APPLY NECESSARY TRIM AS REQUIRED.
6. INSTALL CARPET AS NECESSARY.
7. INSTALL FRAME ANCHORS ACCORDING TO ATTACHED SPECS.

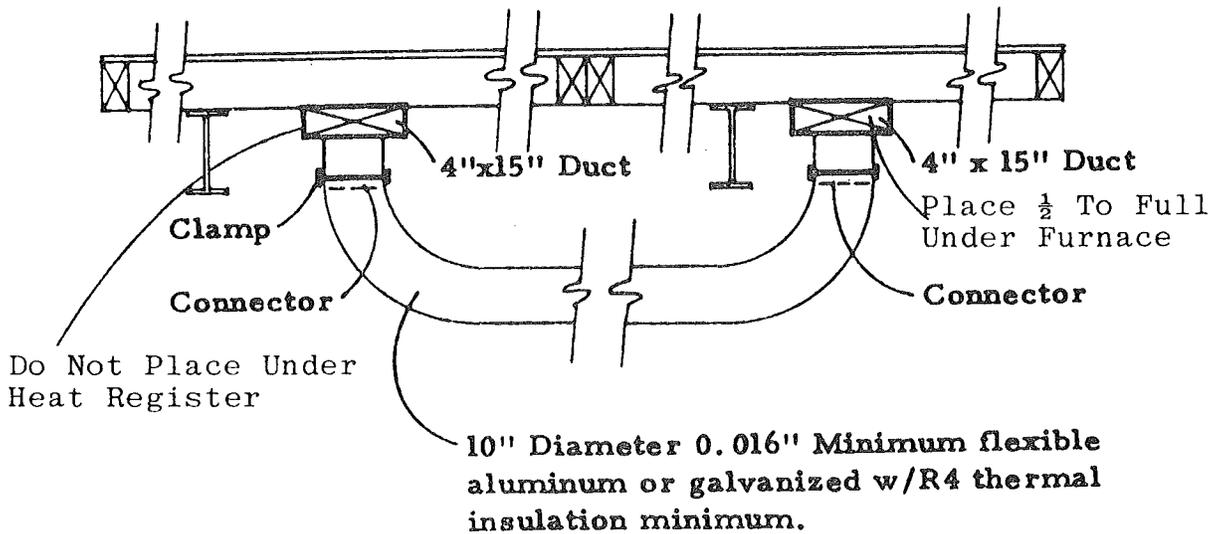
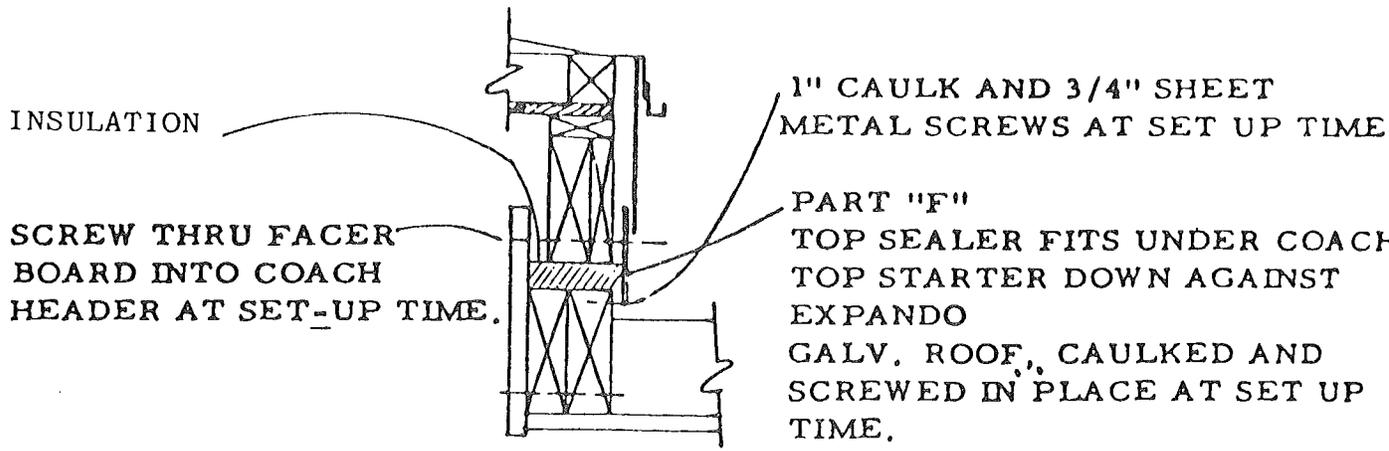


FIG. V

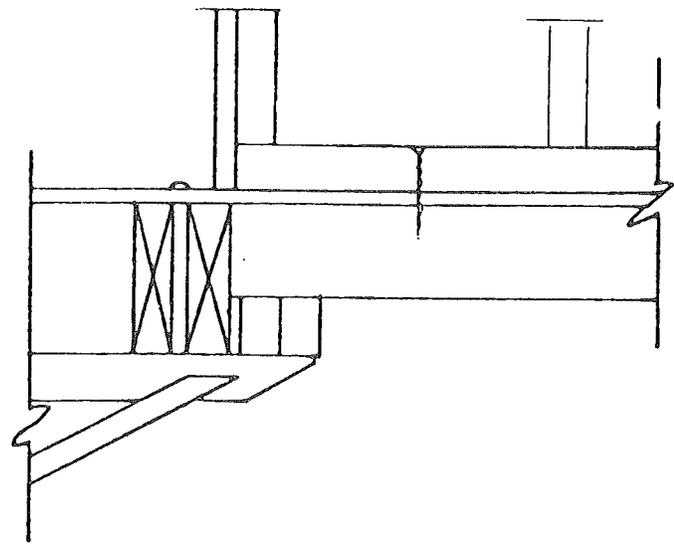
ASSEMBLY INSTRUCTIONS FOR EXPANDO LIVING ROOM

1. Level and block main mobile home.
2. Remove shipping protective cover from sidewall opening.
3. Leaving lower brackets secured until last, remove shipping brackets from around outer edge of sidewall opening.
4. Lower expando floor and block into level position using foundation support methods described on page 3, and foundations illustrated in fig. 1, page 5.
5. Remove shipping blocks from expando room.
6. Roll out expando room onto expando floor and align at outer corners.
7. Secure expando floor section to bottom of sidewalls with #8 x 3" screws 16" O.C.
8. Relevel main mobile home floor, then adjust blocking under expando room floor to align edges of expando room walls with sidewalls of main mobile home.
9. Secure interior facing of double $\frac{1}{2}$ " plywood to top and sides of sidewall with 1 $\frac{3}{4}$ " screw. Refer details "A" & "B", this instruction.
10. Install pre-finished paneling over plywood facing with 1 $\frac{1}{2}$ " finishing nails and cover exposed edges with molding.
11. Complete electrical connections from jumper wires to recept located on sidewall just inside roll-out opening.
12. Install metal exterior skirt, horizontal panels, to expandable unit with $\frac{3}{4}$ " hex-washer-head, sheet metal screws as illustrated in details "A" & "B".

To disassemble, reverse above procedure.



SECTION THRU SIDEWALL HEADER & EXPANDO ROOM, ROOF CONNECTION



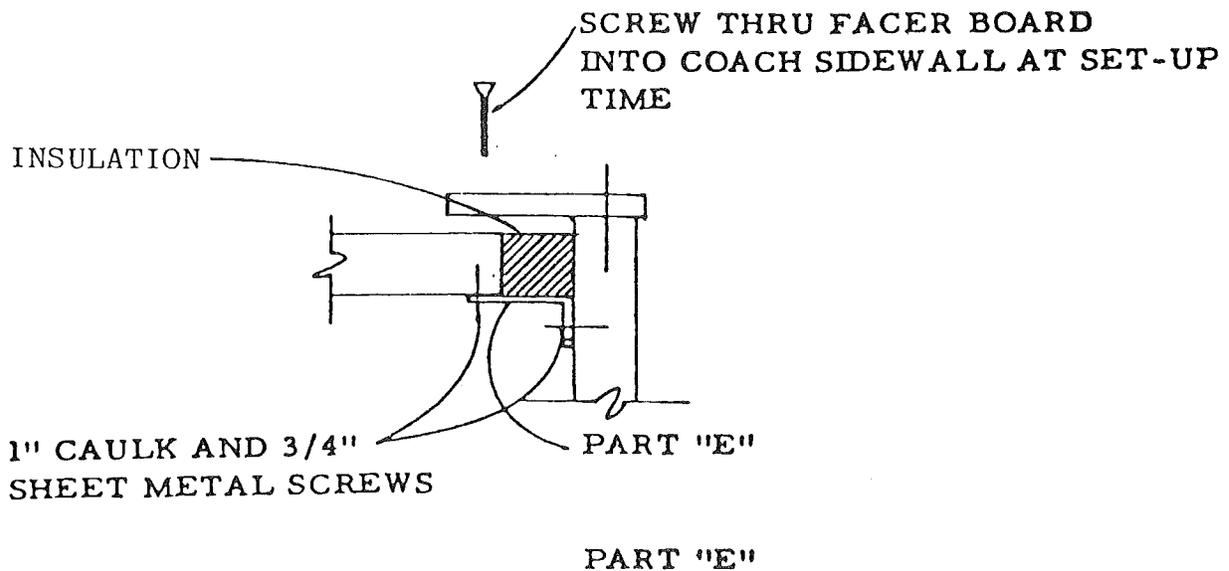
SECTION THRU FLOOR CONNECTION

DETAIL ----- A

(SHIP LOOSE)

1. 3/8" x 6" lag screw, 11 each
2. 1 3/4" x #8 washer-head, clutch, drive, screw, 40 each (4 oz.)
3. 3/4" hex washer head sheet metal screws, 250 each (1 1/4 lbs.)
4. 1" width, caulk tape roll, 3 each
5. Light globes
6. Exterior metal sealer kit: (Refer to drawing no. M-72-079)
 - Part "B" 1 5/8" x 1 5/8" "L" Outside Corner, 2' Long trim to fit on site.
 - Part "D" 9 3/4" x 3/4" "L" Bottom Starter.
 - Part "E" 1 1/2" x 3 1/2" "L" Inside Corner.
2 pcs. 8' Long.
 - Part "F" 4" wide double thickness aluminum plate, top sealer trim. 2 pcs. 76" long
11. Curtains and rods to match decor.

Note: The above parts list may vary in materials, sizes, and quantities due to changes in the manufactures production methods.



SECTION THRU SIDEWALL & ENDWALL
OF EXPANDO ROOM

DETAIL-----"B"

ASSEMBLY INSTRUCTIONS FOR TIP OUT ROOM

1. Level and block main mobile home.
2. Remove shipping protective corner from sidewall opening.
3. Raise tip-out room to vertical (up-right) position.
4. Block into level position using foundation support methods described on page 3, and foundations illustrated on fig. 1, page 5.
5. Secure interior facing of double $\frac{1}{2}$ " plywood to top and sides of sidewall with $1\frac{3}{4}$ " screws. Refer details provided with this instruction.
6. Install pre-finished paneling over plywood facing with $1\frac{1}{2}$ " finishing nails and cover exposed edges with molding.
7. Complete electrical connections from jumper wires to recept located on sidewall just under roll-out opening.
8. Seam carpet or other suitable method.
9. Install metal exterior skirt, horizontal panel to expandable unit with 1" caulking and $\frac{3}{4}$ " hex-washer-head sheet metal screws.

To disassemble, reverse above procedures.

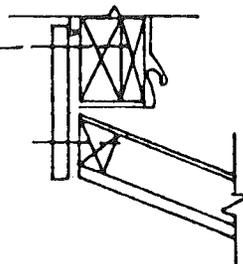
TIP-OUT PARTS LIST

(SHIP LOOSE)

1. 1 3/4" x #8 washer-head, square drive, screws, 30 ea. (3 oz.)
2. 1 1/4" spiral shank, carpet moulding nails, 75 ea. (5 oz.)
3. 1" caulk tape roll, 1 ea.
- 4/ 12' carpet moulding strip, 1 length
5. Curtains and rods to match decor.

Note: The above parts list may vary in materials, sizes, and quantities due to changes in the manufactured production methods.

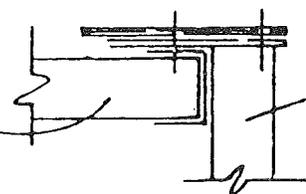
Screw Thru
Facer Board
Into Sidewalls
Header, Screws
To Be On Center
With Existing Screws
(At Set-Up Time)



Section Thru Header
Tip-out Roof Connection

Screw Thru Facer Board, Part "E",
1" Caulking Part "B" and Into Sidewall
at Set-Up Time (Screws to Be on
Center with Existing Screws).

Mobile Home
Sidewall



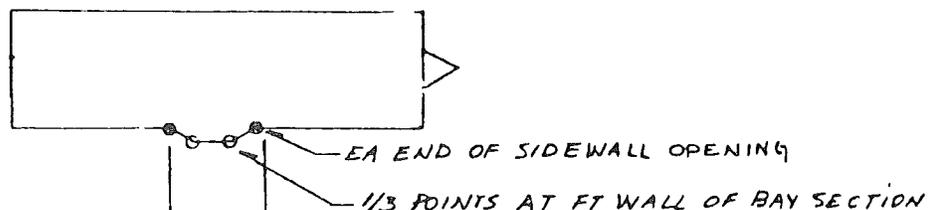
Tip-Out Room Wall

Section Thru Sidewall And
End Wall of Tip-out Room

PATRIOT HOMES, INC.

Assembly Instructions for Sidewall Bay

1. Level and block main mobile home per enclosed instructions, being certain to locate 1 at each end of the sidewall bay opening. See diagram below.
2. Remove protective plastic covering from sidewall opening.
3. Slide bay window section into place, aligning the 1/2" plywood flange around bay section to the sidewall of the main unit.
4. Place the pier blocks per the below diagram under the front wall of the bay section.
5. While maintaining the bay window in the desired alignment, secure the plywood collar at each side to the main unit sidewall with #8 x 3" screws at 4" - 6" o. c. These screws are provided.
6. Secure the floor of the bay unit to the floor of the main unit using the #8 x 3" wood screws provided, at 3" - 5" o. c. Place these screws 1/2" from inner edge of bay floor.
7. Secure the bay unit ceiling to the underside of the main unit opening with #8 x 3" wood screws provided, 4" - 6" o. c.
8. Secure the 1/2" plywood flange at the top of the bay section to the main unit with #8 x 2" screws, 6" o. c.
9. Place the interior finish paneling provided over the 1/2" plywood around the top and sides of the opening with the 1" finish nails provided.
10. Install the wood trim (secure with finish nails provided) to cover the plywood and paneling edges around the perimeter of the opening.
11. Adjust the pier blocking to insure level and secure support, use wood wedges for final shimming if required.
12. Place caulking tape provided to seal the joints around the perimeter of opening. The metal flashings may then be put in place and secured with the 3/4" metal screws provided.



PERIODIC RE-LEVELING OF HOME

There is always the possibility that a mobile home may settle after it has been in position for a period of time. When settling does occur, it can affect the proper closing of doors, windows and cabinets as well as place undue strain on structural portions of the home. When these conditions are apparent, re-leveling of the home will give the desired results and alleviate future problems.

The local inspection authorities are to examine all structural interconnections of the two halves of the double wide units.

ELECTRICAL CONNECTION (MAIN)

The following information is to be reviewed to determine the junction box size, raceway size and conductor size required in hook-up to an electrical supply.

JUNCTION BOX SIZE

For angle pulls the distance between each raceway entry inside the box and the opposite wall of the box shall not be less than six times the trade diameter of the largest raceway.

For straight pulls the length of the box shall not be less than eight times the trade diameter of the largest raceway.

Note - For angle pulls if one of the raceway entries is opposite a cover the distance between the entry and the cover may be less than indicated above, but shall be not less than given in the following table:

<u>Size of Feeder Conductors To Be Installed, AWG or MCM</u>	<u>Distance Raceway Entry To Cover, In.</u>
4-3	2
2	2 $\frac{1}{2}$
1	3
1/0-2/0	3 $\frac{1}{2}$
3/0-4/0	4
250	4 $\frac{1}{2}$
300-350	5

RESIDENTIAL MOBILE HOME FIXED FEEDER SUPPLY (Based on 1975 NEC) REQUIRED FEEDER RACEWAY SIZE AND MARKING FOR CONDUCTOR SIZE.

Feeder raceway sized for copper, 75C rated conductors, Types RH, RHH, RHW without outer covering, THW or XHHW, size No. _____ Awg circuit conductors and size no. _____ Awg grounding conductor.

Feeder Raceway Size

<u>Maximum Load and Main Breaker or Fuse, Amp</u>	<u>Minimum Conduit Trade Size, In.</u>
100	1 $\frac{1}{4}$
125	1 $\frac{1}{4}$
150	1 $\frac{1}{2}$
175	1 $\frac{1}{2}$
200	2
225	2

Conductor Size

<u>Maximum Load and Main Breaker or Fuse, Amp</u>	<u>Two Line and One Neutral Conductor Size, Awg or MCM</u>	<u>Grounding Conductor Size, AWG</u>
100	4	8
125	2	6
150	1	6
175	1/0	6
200	2/0	6
225	4/0	3

GAS CONNECTION

The gas piping supply system is designed for a pressure not exceeding 14 in. water column and not less than 11 in. water column for LP gas and not to exceed 10.5 in. water column and not less than 7 in. water column for natural gas.

On some double wide mobile homes a gas cross-connection is required. When required use an approved quick-disconnect for external use.

WATER CONNECTION

The mobile home is designed for inlet water pressure of 80 PSI and when the water pressure exceeds 80 PSI a pressure reducing valve shall be installed.

A master cold water shut off valve is to be installed in the water supply line adjacent to the home.

To avoid the possibility of water lines freezing, wrap all of the water supply line inside the water heater compartment with insulation. In addition, an exterior receptacle is provided near the water inlet for use of a heat tape. The heat tape should be listed for mobile home use by a nationally recognized testing laboratory.

CLOTHES DRYERS (Vent Installation)

1. If a clothes dryer is to be installed, the dryer vent must be extended to the outside of the home.
2. A 4" Flex duct is to be installed after the home is set-up at the site.
3. The 4" flex duct is to be held in place with metal straps spaced 24" o. c. and secured to the bottom of the floor joists or frame.
4. The termination cap is to be fastened to the bottom of the home or skirting

EXTERIOR LIGHT FIXTURE INSTALLATION

***Be Sure That All Pertaining Circuit Breakers Are In "OFF" Position.**

1. Pull wires from wiring box, making sure that there is always 4" of free conductor to make connection.
2. Strip wire, being sure not to scratch or mar coating on wire.
3. Connect black and white wires in box to two insulated wires on fixture, twisting wire together to insure a good connection, and twist on appropriate wire connector.
4. Pigtail two ground wires together and use appropriate copper connector and crimp wires together. Leave one ground wire longer so that only one wire is fastened to ground screw.
5. Mount fixture to side of unit, using putty tape to seal inside from weather.

Patching of Bottom Board

Below are listed three different patching methods which depending on such factors as size and/or location of tear, type of tear, location of home, etc. offer the manufacturer, dealer, or home buyer a reasonable means of resealing the bottom board.

1. Using 3M double faced tape #950, patches may be constructed of any shape and size utilizing scrap pieces of bottom board or other suitable material. The tackly side of the tape is affixed to the patch material and when ready for positioning, the release sheet is removed thereby exposing the other tackly side. The patch should be applied to damaged area taking care to exert pressure on taped surfaces. Standard stocking size is 3" x 60 yards. It is available in inch increments up to 48" on special order.
2. A 2" pressure sensitive tape, tuck #91B or equivalent is available for patching the occasional small tears and cuts which occur during manufacture and set up.
3. Outward Flare Tacker - An air operated tool Model LN3045 manufactured by Senco Products, Inc. Suitable for either transverse or longitudinal floor construction. It may be used either in the plant or on erection site. The patch should first be affixed to the bottom using Tuck #91B or equivalent (described in method #2) to secure the perimeter and then fastened on the perimeter at 3 inch intervals. Use the staples described in Senco Bulletin M-100.

ANCHORING

It is recommended that all mobile homes be attached or anchored to the home foundation (concrete pad, runners or piers) to insure stability of the home during periods of high winds ground movement due to frost conditions and other natural occurrences.

The mobile home is designed for over the frame tie-down system which has been designed in accordance with the National Construction and Safety Standard Part 280.306.

The tie-down system is designed to meet the hurricane zone loading conditions (wind load 25# ft.²). The strapping used over the frames is to be Type I, Class B, Grade I steel strapping 1½ inches wide .035 inches thick which conforms to the Federal Specification QQ-S-781-H.

This strapping is designed to be spaced a maximum 12 feet o.c. and to resist a vertical loading of 257#/ft, a horizontal loading of 375#/ft, and a diagonal loading of 512#/ft.

The mobile home is recommended to be anchored utilizing a Minuteman anchoring device designed to resist a capacity of 4,725 lbs. The anchoring equipment that is exposed to the weather shall have a resistance to weather deterioration at least equivalent to that provided by a coating of Zinc on steel of not less than .30OZ/sq. ft. of surface covered. For proper installation of the anchoring device refer to the Minuteman mobile home anchoring manual provided with each home.

IV. SAFETY

Your Patriot Home was designed and built with your family's safety in mind. Your home contains the following safety features which you should familiarize yourself with as far as location, maintenance, and use.

FIRE SAFETY

SMOKE DETECTORS

Smoke detectors are devices which sense smoke in the early stages of a fire and sound an alarm to warn the occupants. The smoke detector in your home is located adjacent to the sleeping areas. In the case of a front and rear bedroom home 2(two) smoke detectors are installed one at each end of the home. Printed instructions on the smoke detector are provided with each home. The instructions should be read the maintenance procedures followed to insure proper working order of the smoke detector.

EXIT DOORS AND BEDROOM EGRESS WINDOWS

Your home is designed to be provided with two exterior doors located remotely from one another and special egress windows in each bedroom designed for exiting in case of an emergency. The exterior doors are provided with lockable door knobs which can be locked from the interior of the home with a single motion. The egress window can be opened to a minimum 5 sq. ft. area with either a vertical or horizontal sliding of the window or operating a single lever which will swing the windows out. The exit doors and egress windows should always be openable and left free for exiting.

WIND SAFETY

The mobile home should be secured against high winds in accordance with the anchoring instructions supplied in this manual. A mobile home, anchored or otherwise, is not safe in extremely high wind condition that occur during hurricanes and tornadoes.

SAFETY SYSTEMS

The electrical, plumbing, and heating systems in the mobile have been tested and inspected at the manufacturing facility to insure proper operation and safety. The altering of these systems in any way can create possible safety hazards or damage to the system. Do not make any changes to the electrical, plumbing, or heating systems without first contacting your local contractor for assistance.

Your mobile home is provided with the following utility shut-off valves and switches. A gas shut-off is readily accessible within 6 feet of each gas appliance. The gas shut-off valve should be used before normal maintenance or repairs are made.

Each electrical circuit is provided with a circuit breaker at the main distribution panel. Do not make any repairs or alterations to the electrical system without first disconnecting the electrical circuit.

A special GFI circuit breaker is provided to protect the bathroom and exterior receptacles from overloads, short circuits, and to protect occupants from ground fault electrical currents.

V. OPERATION

A. Electrical System

All Patriot Homes are built to the National Electric Code and the Federal Construction and Safety Standard for mobile homes. They utilize conventional, modern permanent dwelling electrical power supply (230/115 V, 3 Pole, 4 Wire with ground).

Before locating your home at a permanent site or park, make certain that sufficient power is available. Insufficient power will result in improper operation of motors and appliances, and will result in costly electrical service. The ampere rating of the distribution panel main disconnect in your home should not exceed the rating of the power supply. (see the electric part of the set-up section in this manual for proper conductor and junction box size.)

For protection, it is imperative that your home be properly grounded when it is connected to a source of electric power. The only safe and approved method of grounding your home is through an electrically isolated grounding bar or on the mobile home power supply panel. This grounds all non-current carrying metal parts of the electrical system, and the mobile home at a single point. Important: This type of installation should be done by qualified personnel. Be aware that grounding your home through a rod, water pipe, hitch caster, or metal stabilizer will not provide this important protection. It is extremely important that the neutral conductor not be grounded in or on the mobile home or the mobile home service entrance panel. Your Patriot Home provides you with a circuit breaker system. If a circuit is overloaded or a short occurs in the wiring, the circuit breaker will interrupt the circuit, a danger signal is indicated and it is advisable to call in a competent electrician to locate and correct the difficulty. In order to regain interrupted service, a circuit breaker need merely to be reset. For more detailed electrical information, contact your Patriot Homes authorized dealer who will request schematic diagram information from the engineering division of Patriot Homes. Be sure to specify the make, model and serial number of your home when requesting such electrical information.

The receptacles in the bathroom and on the exterior of the home are protected by a "GFI" device (ground fault interrupter). This device is highly sensitive to sudden overloading and are intended to protect you from injury by breaking the circuit. Should the GFI develop a pattern of breaking the circuit without apparent reason, call a qualified electrician to determine what is causing the problem. The device should be tested periodically to insure that it is operating properly. Under no circumstances should the device be locked into "on" position as this will negate the protective capability.

USE ELECTRICITY SAFELY

The Following Is A List Of "do's" And "don'ts" about Electrical Systems:

1. Any changes or repairs to your electrical system must be done by qualified personnel.
2. Should you frequently blow fuses or trip circuit breakers, call a qualified repairman. Do not change to larger capacity fuses or breakers.
3. Each permanently mounted lighting fixture is marked with maximum allowable light bulb size. Do not install higher wattage bulbs than indicated on the fixture as overheating can occur.
4. Your home contains a factory installed outside receptacle. A special circuit breaker called a ground fault interrupter (GFI) has been provided for this receptacle. Periodically check the operation of the GFI in accordance with the instructions supplied.
5. Your home contains a permanently wired smoke detector. Instructions are contained in the instruction booklet provided by the manufacturer for periodically testing and maintaining the detector.
6. Outdoor lights are UL listed for wet locations. If replacement fixtures installed, they should be of the same type.

FUEL SYSTEMS

GAS SYSTEMS

The gas system was thoroughly leak checked before your home left the factory; however, the gas system must be retested prior to start-up since vibration of damage in transit may result in leakage. Proper gas pressure is important. Any considerable variation from the normal level will adversely affect the stability of pilot light of the various appliances. Utility companies or LP suppliers usually perform these tests prior to connecting your home to the system. Though your gas system can handle either natural or LP gas, make certain that the proper size orifice is installed to handle the specific type gas being used. Refer to the appliance service manuals to verify that all valves and controls are in the proper position before connecting utilities and attempting to place the equipment in service.

OIL SYSTEMS

Where oil is used as a fuel for heating, an adequate supply must be readily available. In general, this means the use of either an individual oil storage tank located adjacent to your home or a centralized oil distribution system now found in some of the newer mobile home parks or an underground storage system.

The oil tank that feed vaporizing type oil furnaces must be installed so that oil flows by gravity. The top of the oil tank can be no higher than 8 feet above the appliance oil control.

A readily accessible and approved shut-off valve, manually operated must be installed at the outlet of the oil supply tank.

Where a centralized or underground storage system exists, it would normally only be necessary to connect the home to the oil connection provided. The oil in the centralized system is under pressure and is supplied through a suitable metering device.

WATER DISTRIBUTION

The fresh water distribution is supplied by a 3/4 inch inlet connection identified by a tag. The system is designed so that little or no maintenance is required for oper operation. The hot water system may be adjusted to the desired temperature by means of a temperature control device located on the water heater (see water heater instructions for proper adjustment procedures). The water heater is equipped with a temperature pressure relief valve set to relieve excessive temperatures and/or pressures should a malfunction occur with the water heater controls. Consult an authorized dealer if water heater service or parts are needed.

The water piping system is constructed of standard sizes and types of material available at most plumbing supply or hardware stores.

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If the home is to be unoccupied for an extended period during cold weather, the entire water supply system (including water heater and fixtures) should be drained. It is very important that the procedures outlined in the water heater manufacturer's operating instructions be followed when draining the water heater. After becoming familiar with those instructions, perform the following:

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1. Shut off the source of heat to the water heater, the controlling circuit breaker if electric, or the gas shut off valve if it is a gas water heater.
2. Turn off the "main water inlet valve" located below the water heater.
3. Attach a hose to the drain valve on the water heater, of sufficient length to drain the water to the exterior. Open the drain valve and empty all water from the water heater.
4. Place all fixtures in the "open" position to allow drainage of each fixture.
5. Open the "union" provided at the water heater on the "cold" and "hot" water piping, and attach an "air pressure" device* capable of applying a minimum pressure of 40 PSI and a maximum of 80 PSI. This air pressure will push out all water remaining in the piping.
6. Upon completion of the above, close the unions, the drain valve on the water heater, and all of the fixtures. Leave the heat source in the off position, and the water inlet valve closed until ready to refill the water piping system and water heater. DO NOT TURN THE WATER HEATER HEAT SOURCE ON UNTIL THE WATER HEATER IS COMPLETELY FILLED WITH WATER.

* This device is available in several types, contact a licensed plumber, or hardware store for arrangements to purchase, rent or borrow the device.

DRAINAGE SYSTEM

All fixture drain lines are brought to a single or double drainage outlet connection point. The system has been designed with the necessary slope for proper gravity drainage, thus, it is necessary to insure that the home is correctly leveled as nec.) in order that the drainage system operates effectively. Piping from the home outlet to the site connection must be installed with sufficient slope ($\frac{1}{2}$ inch per foot) and be adequately supported to preclude the possibility of water standing in the pipes.

All parts in the drain system are approved and listed by a nationally recognized testing agency and are of the same type found in many conventional on-site constructed homes. In the event replacement parts are needed, they can be purchased at most hardware stores.

Most stoppages in any plumbing system can be attributed to clogging of fixture "P" trap. All fixture "P" traps are accessible for routine maintenance. Caution must be exercised in the selection of a chemical cleaner to insure that it is safe for use on ABS plastic pipe.

In the event that a mechanical clean-out tool is used to clean out a drain line, reasonable care should be exercised to avoid damage to the drain line fittings.

If your home is to be unoccupied for extended periods during cold weather, the drainage system must be protected against freeze damage. This may be accomplished by pouring four ounces ($\frac{1}{2}$ cup) of permanent - type anti - freeze (ethylene glycol) into each fixture drain and eight ounces (1 cup) into each toilet bowl.

HEATING SYSTEMS

The gas, oil, or electric heating system installed in your mobile home was designed to provide comfortable and maintenance-free service. Every heating unit in a Patriot Home is UL or AGA listed and installed in accordance with its listing.

Mobile Home furnaces obtain combustion air from outside the home which is accomplished by using a sealed combustion furnace system. Products of combustion (odor, smoke, carbon monoxide, etc.) of a properly operating furnace are all exhausted to the outside of the home. Under no conditions, should the fresh air intake on the furnace be blocked or obstructed, and the outside draft opening must not be obstructed.

When a home has a central forced-air heating system, the furnace blower forces warm air throughout the ducts located in the floor and throughout the mobile home. Air within the home is returned to the furnace, reheated and re-circulated.

If, by chance, there are no instructions with the furnace, the homeowner should write to the furnace manufacturer giving the model number of the furnace and request a new copy of the Use and Care Manual. The address of the manufacturer can be found on the name plate attached to the furnace.

If adjusting of the furnace appears to be necessary, a qualified serviceman or your mobile home dealer should be contacted.

MAINTENANCE

The operating instructions furnished by the furnace manufacturer will outline the maintenance required for the specific model. Basically, the following points should be observed as applicable:

- * The outside fuel tank should be kept clean. Dirt or water in the fuel oil will retard the flow of oil into the burner.
- * With vapor type oil furnaces, a filter should be installed. It should be inspected frequently and kept clean.
- * Vaporizing type furnaces should be cleaned at least once during the season. A dirty burner can reduce oil flow and cause improper combustion.
- * The blower must be cleaned regularly; if the blower or impeller (squirrel cage) becomes linted up and dirty, the blower motor can overheat.
- * The blower motor should be oiled regularly according to the manufacturer's instructions. Avoid over-oiling or use of thin household oil.
- * The flue pipe and roof jack should be kept free from excessive deposits of carbon and inspected at least once a year for rusting and corrosion.
- * A gun type oil furnace should have its nozzle replaced each year. At the same time, the electrodes in the ignition system should be cleaned and adjusted, if necessary.

SERVICE

If service is required on the heating system, the dealer from whom the mobile home was purchased should be contracted. In many cases, the furnace manufacturer will have local service stations where service can be obtained.

AIR CONDITIONING

The air distribution system of this home has been designed in anticipation of its use with a central air conditioning system. Maximum BTU/H rating of air equipment to be installed shall be a maximum 42,000 BTU/H for single-wides, and 48,000 BTU/H for double-wides.

Note: Single-wides with the furnace offset, a maximum of 12" from the furnace plenum connector to the center line of the main trunk duct shall use air equipment with a maximum of 28,000 BTU/H.

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VI. MAJOR APPLIANCES

Warrant/Use and Care Instructions

Provided with the mobile home are all of the warranties and "Use and Care" booklets that come with the factory installed appliances. Be sure to read these booklets carefully and refer to them frequently. It's a good idea to keep all your warranty forms and your home owner's manual in a safe and accessible place.

If you should happen to lose the "Use and Care" manual for any of your appliances, write directly to the respective manufacturer for a replacement copy. Be sure to enclose the proper model or serial number. The addresses of the manufacturer can be found in the name plate attached to each appliance.

GAS RANGES

Gas cooking ranges in today's mobile homes use either LP or natural gas. The gas range should be carefully adjusted to accommodate the type of gas being used (LP or natural). The entire gas system should be thoroughly checked for leaks before the gas is turned on. Incorrect adjustment of any part of the system can result in unsatisfactory operation and pilot failure.

Proper gas pressure is important. Any considerable variation from "Normal" will adversely affect the stability of the pilot light. Although all ranges are built today to accommodate either natural or LP gas, the proper size orifice must be installed to accommodate the fuel being used.

The manufacturer of the range will have supplied a "use and care" booklet. It should be carefully studied in order to get effective use of the equipment. It is recommended that you consult your local gas company representative if problems should arise.

ELECTRIC RANGES

The "Use and Care" booklet supplied by the manufacturer of an electric range will provide all information necessary to assure its proper use.

DISHWASHERS AND DISPOSERS/AUTOMATIC WASHERS & DRYERS

Manufacturers of dishwashers, waste disposers, automatic washers, and dryers supply booklet covering the use and care of these appliances. These books are supplied with the appliance when it is installed in the home. They should be studied carefully and kept for reference.

If your home was not equipped with any of these appliances and you wish to add them at a later date, be certain to use only qualified and licensed installers in making such installations. Where additional electrical services are needed for these appliances, again, consult qualified and licensed organizations.

REFRIGERATOR

The manufacturer of your refrigerator supplied a booklet covering the use and care of this appliance. This book is supplied with the appliance when it is installed in your home. It should be studied carefully and kept available for reference.

WATER HEATERS

These appliances require very little care. Water heaters are equipped with thermostats to maintain the water at the desired temperature (usually around 150° F) An adjustment can be made to obtain either warmer or cooler water. A water heater must also be equipped with a temperature and pressure relief valve to prevent the build-up of dangerous temperatures or pressures in the event that the thermostat should fail.

Do not use the water heater compartment as a storage area. Storing anything in this compartment would interfere with the clearances required and result in a hazardous condition.

Each water heater is provided with operating instructions and warranty provided by the manufacturer.

The instructions should be read and followed to maintain proper working condition of the water heater.

Should service or parts be needed consult your authorized dealer.

VII. GENERAL MAINTENANCE-----INTERIOR

Ceilings

Wood fiber ceilings are often used in mobile homes because of their attractive appearances, ease of installation and low maintenance. They require little care, but a few common problems sometimes occur.

Scrapes, scratches, chips can be rubbed with very soft white chalk and then wiped with a clean cloth. A deep scratch may require more than one application.

Where gouges occur, the damaged panel should be removed and a new one installed in its place. Where this is not practical, the gouge should be cleaned of loose dusty particles and then filled in with a sparkling paste applied with a clean putty knife. The paste should be leveled off to the surface of the panel and the compound sculptured to form with the surface of the panel. After the compound dries, touch up paint should be applied.

Dirt smudges can be removed by soft art gum. If a portion remains after gum has been used, the area should be wiped with soft chalk and rubbed over the spot to conceal as much as possible.

Where water stains occur, replacement of the panel or re-painting are the only solutions. A warped panel can only be remedied by replacing the ceiling panel with a new one after correcting the conditions which caused the trouble; such as moisture or condensation.

PANEL REMOVAL AND REPLACEMENT

Remove ceiling molding bordering damaged panel, cut thru ceiling board where it meets sidewalls and cut thru ceiling splines on both sides of damaged panel. Remove plastic splines by compressing sides together. Remove staples holding damaged panel, cut panel in the middle of the seam and remove damaged panel. Using a screw driver or other suitable tool remove 1" of ceiling board at both ends of damaged panel left beyond your cut. Measure distance from wall to wall and add 1" to length then measure width and cut new panel. Insert new panel $\frac{1}{2}$ " into cavity allowing enough sag in middle to insert other end and secure panel to rafters using $1\frac{1}{2}$ " roofing nails. Reinstall plastic splines and moldings.

MAINTENANCE

The resign emulsion paint of a wood fiber ceiling can be washed clean of smudges with a cloth dipped in a mild soap solution and wrung dry. A vacuum cleaner attachment will remove loose dirt or dust.

REPAINTING

When repainting is necessary, an acoustical ceiling paint should be used. A quality product should be selected to assure that the paint will not have a tendency to yellow with age.

FLOORS

Floors, whether they be wood, linoleum, vinyl or composition tile will look better and last longer if they are cleaned and waxed regularly. Avoid excessive application of water on new tile as it may cause lifting and curling of the tile. It is best to establish a good coating of wax in and around tile seams. A number of good floor coatings and preservations are available and may be purchased locally.

Parquet or cork floors require the use of special cleaning preparations, also available in most stores. All carpeting should be kept clean for long wear.

WALLS

The richly grained plywood walls in your Patriot Home have been carefully finished. Give them the care you would give a fine piece of furniture.

Most cleaning and waxing materials can be purchased in your local shopping centers. Read carefully the manufacturer's instructions for use and application.

DOORS/WINDOWS

DOORS

The exterior doors of a mobile home are the same as conventional housing. The exterior doors of a mobile home have been installed so that they provide a certain amount of clearance at both the top and bottom of the door opening. The clearance space is normally filled with flexible weatherstripping. If the door clearance is not maintained fairly uniform, there is likelihood that the door will bind, and ultimately the door or hardware may fracture. Careful leveling of the home will normally assure that proper clearances are maintained and prevent this problem from occurring.

Further, it will assure that the door will remain weathertight and the lock mechanism function properly.

WINDOWS

In extremely cold climates, windows or exposed glass areas may accumulate excessive moisture due to condensation. In most cases, it is helpful to install storm windows provided with the home when cold weather comes.

Windows should be opened frequently and cleaned around the metal casing. A good window cleaning preparation should be used to clean the glass. If excessive moisture on the glass becomes bothersome, it should be wiped with a cloth moistened slightly with glycerin.

Screws in the window garnish as well as thrust arms should be kept tightened. Window hinges and operating arms should be lubricated with a light oil at least once a year.

PORCELAIN ENAMEL

Kitchen sinks bathtubs and working surfaces finished with porcelain baked onto steel may become pitted or porous if not cared for properly. Soap or a suitable liquid household cleanser will keep them sparkling clean. Chlorine bleach will probably remove any stains or discoloration that may occur.

Porcelain enamel should also be protected from extreme heat which may crack it. A protective pad or wire rack should be placed between the hot utensil and the porcelain surface.

If the enamel becomes chipped or broken, patching materials are available at your local hardware or paint store.

FIBERGLASS FIXTURES

Fiberglass sinks, bathtubs, to showers should be cleaned only with warm water and a mild detergent. Avoid abrasive cleansers which may dull the surface or ammonia which may discolor the surface. Should a fiberglass surface get chipped or scratched. It can be repaired successfully by your local serviceman or you may wish to purchase a repair kit from your local hardware or paint store.

COUNTERTOPS

All kitchen countertops are high-pressure laminates have been chosen for their clean design and easy care. Clean them with warm water and liquid detergents. Avoid abrasive cleanser and cleaners with ammonia as they may discolor or scratch the surface.

Bedroom furniture tops are of synthetic woodgrains in vinyl. Occasional cleaning with spray cleaner suitable for vinyl and a soft cloth is all that is required. Dry detergents or abrasive cleaners should not be used.

FURNITURE

The furniture in your home has either a wood or synthetic laminate surface. Both require only simple care to maintain their original beauty. Use a good quality furniture polish following instructions on the label.

CURTAINS AND DRAPES

The curtains and drapes in your home should be dry cleaned when necessary. They should not be washed.

CABINET DOOR AND DRAWERS

Cabinet doors and drawers should require little attention. Only an occasional waxing with a product designed for preserving wood surface should be necessary. Any cabinet drawer tending to stick will glide easier if a light coating of wax or bar of soap is applied to the running edges of the drawer and center glide.

VIII GENERAL MAINTENANCE-EXTERIOR

ALUMINUM

The aluminum exterior of your home is specifically designed for mobile homes usage. Poly-vinyl paint baked on the aluminum exterior siding provides low maintenance. The paint can be made to last longer by keeping the exterior clean and waxed. Clean with a mild soap solution followed by a clear water rinse. Your Patriot Home should never be washed in the rays of the hot sun. The exterior should be allowed to cool before it is washed. A small soft bristled brush is helpful in removing grit and grime from crevices.

BOISE SIDING

Since refinishing may eventually be required, Boise Cascade recommends using their clear acrylic topcoat to retain the multicolor finish. This topcoat is readily available from most dealers stocking Boise Cascade hardboard siding accessories.

CEDAR SIDING

Our cedar siding is a natural wood siding which many customers prefer to let weather and color naturally. If you should prefer to paint or stain your home follow the maintenance procedures called out by the manufacture of the finish you install.

DRAIN AND ROOF VENT CAPS

Caps and vents should be inspected once a year. If a cap is badly rusted, it should be replaced. To remove, unscrew and pull upward. Scrape clean the old caulking. Recaulk making certain that all holes are covered, and screw the new cap in place.

WINDOWS AND DOORS

All joints around the windows and doors were carefully caulked before your home left the factory. Vibration and road shock in transit may open the seams and cause leaking. These areas should be examined after your home is set up at the intended site. Any area where leakage appears likely should be recaulked. Caulking compounds which will remain elastic are preferable. Any loose screws around doors or windows should be retightened.

EXTERIOR MAINTENANCE ROOF

The roof of your home is one-piece, galvanized steel. A small roof crack or leak can cause serious interior damage. Care and these preventative measures will insure a watertight roof:

- * Avoid walking upon the roof except when absolutely necessary. Most inspection, cleaning and repair can be done from a stepladder.
- * If it is absolutely necessary to walk on the roof, it is highly recommended that boards or plywood be laid to distribute the weight. Never stop between rafters.
- * The roof should be inspected periodically and debris removed. Corrosive action can be reduced by washing the roof with a mild soap solution and rinsing with clear water.
- * Rust, oxidation, breaks and cracks on the roof panels are all potential trouble spots. These areas should be scraped or wire brushed and the roof coated before additional damage occurs.
- * Proper leveling and set up is essential to prevent stress and roof seam separation. Low hanging tree branches should be cut away from the roof.
- * Substantial accumulation of snow should be removed from any roof especially on a home not occupied during the winter.
- * Roofs should be coated or painted at least every other year and preferably once a year for maximum trouble-free protection.
- * Roof coating should be applied with an application, never painted with a brush. Coatings should be applied in heavy coats.

SKIRTING

Before skirting is installed around your Patriot Homes provision should be made for both front and rear vents to allow for air circulation. The space occupied by your home should be properly graded to provide run-off water, rain or snow.

SHINGLED ROOFS

- * Avoid walking upon the roof except when absolutely necessary. Most inspection, cleaning and repair can be done from a stepladder.
- * The roof should be inspected periodically and debris removed.
- * Low hanging tree branches should be cut away from the roof.

* Substantial accumulation of snow be removed from any roof especially on a home not occupied during the winter.

If any damage is discovered which may be a result of a manufacturing defect, only temporary emergency steps should be taken to repair such defects prior to written response from the manufacturer.

If the home is located on concrete "ribbons or piers", the area between the ribbons or piers should be graveled to a depth of 4 to 6 inches to provide additional moisture protection.

LOCKS

In order to eliminate mechanical malfunction, it is recommended that periodically you use powdered graphite to lubricate exterior door mechanisms.

If the doors do not remain closed, it may be necessary to adjust the striker plate in order that the latch bolt and door striker mate properly.

It is recommended that you keep a record of the identification number and make of your house locks. In the event that keys are lost you will be able to obtain a duplicate key from a locksmith with this information.

CONDENSATION AND VENTILATION

It is not uncommon for modern, well insulated and weatherstripped homes to experience condensation problems in cold weather. The average family of four generates approximately three gallons of water vapor per day. This water vapor will condense on cool surfaces in the same manner as dew forms on cool grass at night. The first evidence of too much moisture in the air is the formation of condensation on windows or other cool surfaces inside your home. The solution to the problem requires a dual approach.

1. Prevention of excessive moisture accumulation in your home.
2. Removal of moisture through dehumidification or ventilation.

The following measures may be taken to reduce visible condensation:

1. Ventilate your home regularly by opening doors and windows, use power vent fans when using the range or bathroom.
2. If your home is equipped with a clothes dryer, take care to insure that it is properly vented outside.
3. If you have skirted your home, it is important to ventilate the enclosed space beneath the home: also, dryer vents must extend to the outside of the skirting.
4. Unless your home is installed on a concrete pad, a plastic vapor barrier should be installed over the ground beneath the home - many owners use a 6-mil polyethylene vapor barrier over the ground surface.
5. If your bathroom is equipped with a power vent, it should be used when taking a bath or shower.
6. Under severe cold or unusual moisture conditions, it may be necessary to remove the excess moisture from the air by mechanical dehumidification.

7. Do not place containers of water on furnace or in ducts, etc., to raise humidity.
8. Do not tape doors or windows tightly closed to prevent movement of air.
9. Do not operate vaporizing inhalers, etc., for prolonged periods unless adequate ventilation of moist air is provided.
10. Keep registers and furnace blower clean to insure maximum air circulation.
11. Check roof, stack heads, vent pipes, windows, awning rails, etc., periodically resealing when necessary.
12. If you plan to enclose the bottom of your mobile home, do not seal off opening to base of furnace there by preventing fresh air circulation.

HUMIDITY CHART

Maintain humidity conditions at the levels recommended in the following chart to prevent condensation damage.

OUTSIDE AIR TEMPERATURE

INSIDE RELATIVE HUMIDITY @ 70° F

— 20°F or Below
 — 20°F to — 10°
 — 10°F to 0°
 0°F to 10°
 10°F to 20°
 20°F to 40°
 40°F to 60°
 60°F to 70°

Not over 15%
 Not over 20%
 Not over 25%
 Not over 30%
 Not over 35%
 Not over 40%
 Not over 45%
 Not over 50%

X. STRUCTURAL AND SYSTEMS DESIGN

The mobile home structural, electrical, plumbing, and heating and cooling systems have been designed, reviewed and found to be in conformance with the Federal Construction and Safety Standard for mobile homes by NTA, Inc., Nappanee, IN.

X. SECONDARY MOVES

Mobile homes should be moved by professional mobile home movers. There are several firms that specialize in the activity. They have offices in most major cities.

While the home owner should never attempt to move the mobile home himself, there are certain procedures he can follow to prepare for the move. Pictures, clocks, radios, television sets, lamps, and other fragile items can be tied on the couch in the living room or on a bed. Anything loose will slide forward on a quick stop. Some people prefer to put these small items in cartons.

Dishes should be packed in cartons with towels and pillows. If latches are inclined to jolt open, use masking tape to secure them.

The furniture should be packed in cartons with towels and pillows. If latches are inclined to jolt open, Use masking tape to secure them.

The water inlet and sewer outlet should be capped. Close all windows. Lock all doors.

COUPLER-HITCH ASSEMBLY

Mobile homes usually are equipped at the front with a coupling and hoisting device called a hitch. This provides a means for attachment of the mobile home to the towing hitch. Most mobile home hitches also include a jack or screw device for raising or lowering the front end the home.

LUBRICATION

Grease fittings or oil points are provided on most couplers for lubricating the jack mechanism to prevent rusting and to provide for easier operation. Regular greasing and cleaning of the mechanism is advisable so the parts will be functional when they are again used.

WHEELS

Wheel bearings can become badly etched or corroded when mobile homes are parked for long periods unless the bearings are well covered with a protective coating of a suitable lubricant.

Corrosion is caused by water getting in through the seals or by moisture due to condensation forming in the hub with variations in temperature. There is no way to prevent the condensation except to fill the hub and bearings completely with grease.

After the mobile home has been permanently located, the wheel bearings and hubs should be cleaned and repacked with grease, leaving no voids in the hub to prevent the entrance of moisture.

If the mobile home is to be moved on the highway again, some of the grease should be removed so the hub is about two-thirds full. This will prevent grease leakage through the seals onto the brakes. If the hubs are left full packed, the grease will expand due to heat generated at higher speeds and be forced through the seals, causing faulty brake operation. In order to check for spindle tightness, the grease cap under the hub cap should be removed. The spindle nut should be pulled up tight, then backed off to the first cotter pin hole so that the wheel will rotate freely when jacked up. No side play should be present when the bearings. This can be checked by rocking the wheel sideways.

It is important that mobile home wheel bearings be inspected and cleaned prior to moving.

BRAKES

A mobile home that has been parked for a prolonged period should have its brakes checked by a component automotive mechanic before being moved over the highway. Electrical connections to the brakes should be checked to make sure they are clean and tight or the result may be weak, or grabbing brakes, or a lack of brakes. Linings should be replaced immediately when they become worn out or greasy. Linings approved by the make of the home brakes should be used.

TIRES

Before being moved, the air pressure of the mobile home tires should be checked according to the table below.

TIRE PRESSURE

<u>Tire Size</u>	<u>Ply Rating</u>	<u>Air Pressure Lbs.</u>
7.00 - 15	8	60
7.50 - 15	8	60
7.50 - 15	10	75
7.00 - 10	8	60
7.00 - 10	10	75
7.00 - 10	12	90
7 - 14.5	8	60
7 - 14.5	10	80
7 - 14.5	12	95
8 - 14.5	10	80
8 - 14.5	12	95

After the home is positioned and the skirting installed the tires will be shielded from the sun. Painting the tires with rubber tire paint helps protect them from deterioration.

The original tires furnished with a mobile home are warranted by the tire manufacturer to be free from defects in workmanship and material. If an examination shows that any tire has failed under terms of this warrantee, adjustment should be arranged through the nearest Patriot Homes Authorized Dealer.

All tires are designed to carry a specific load at specified air pressures. They should render satisfactory service is used within the load limitation specified by the tire manufacture.

XI. HOMEOWNER INSURANCE INFORMATION

There are certain basic principles and fundamental information about insurance which apply to all kinds of home owners mobile or site-built.

Insurance companies have given recognition to the problems of the mobile home owner; he will find it easy to insure his home so that he is adequately protected when it is on location or in transit.

Your mobile home insurance can do several jobs for you. It can pay you for certain kinds of damages to your property. It can protect you from lawsuit when someone is injured while on your property and pay damages if you are found liable. It can pay off your mobile home load if you should die. And, it can make monthly payments on your installment loan if you become unable to work.

Basically, it can provide financial protection for you in some of these situations.

Specifically, there are four basic types of classification of insurance:

1. Physical Damage Insurance
2. Liability Insurance
3. Credit Life, Insurance
4. Accident and health insurance

In brief, outline, the coverages involved under these types are reviewed below.

COMPREHENSIVE PHYSICAL DAMAGE

This type of insurance pays you for certain kinds of damages to your property. Comprehensive Physical damage insurance should cover your mobilehome from just about any direct, sudden or accidental loss, except on-the-road collision or upset. It should cover you for almost every hazard you can think of: fire, flood, theft of your mobile home, earthquake, windstore, landslide and lightening. It should also cover damage from accidental spillage of ink, paint, chemicals, dye, and damage caused by shoe polish, faulty thermostatic controls and heater oil overflow. Comprehensive Physical Damage insurance should automatically include the following insurance protection at no additional charge.

COMPREHENSIVE ADJACENT STRUCTURE COVERAGE

Awnings, steps, utility sheds, carports, cabanas, porches, skirting and air conditioning units are often considered adjacent structures to your mobile home or premises and should be covered from loss or damage to the amount stated on your policy.

COMPREHENSIVE PERSONAL EFFECTS COVERAGE

Clothing, dishes, tools, linens, sporting goods, cooking utensils, radios, TV's, record players, and your other personal possessions should be protected from damage or destruction - both inside and outside your mobile home up to the amount stated in your policy. Robbery and burglary coverage should be included under Personal Effects Coverage. This includes protection against robbery and burglary of personal effects, even when they're not in your home. Special Valuable Items Coverage should be included under Personal Effects Coverage. Stamp or coin collections, jewelry, art, antiques, heirlooms, cameras, golf equipment, musical instruments, guns and furs should be protected under this form of insurance, up to the limit specified in the policy.

ADDITIONAL COVERAGES UNDER COMPREHENSIVE PHYSICAL DAMAGE

Under your mobile home Comprehensive Physical Damage policy, you should have available and consider the following special additional coverages designed specifically for the mobile home owner.

Additional living Expense Coverage

Provides expense money, up to certain limits and time periods, for your cost of living when you can't live in your mobile home because of an insured loss.

Credit Card and Depositor's Forgery Coverage

For losses from unauthorized use if your credit cards are lost or stolen.

Debris Removal Coverage

Provides for the expense of hauling away debris from your insured property as a result of an insured loss.

Emergency Removal Coverage

Provides for the cost of removing your home to safety and back if there is the threat of loss from an insured period.

Fire Dept. Service Coverage

Provides payment up to specified amounts if there is a charge for fire department service calls.

Radio and Television Antenna Coverage

Provides payment up to specified amounts if fire, lightning, explosion, earthquake, landslides, riot, civil commotion, vandalism, or malicious mischief destroys or damages your trees, shrubs, plant and lawn.

Tie-Down Equipment

Pays for damage or replacement of your mobile home tie-down anchoring systems, except for rust, corrosion or fault installation.

OPTIONAL COVERAGES

The following optional coverages can be added to your Comprehensive Physical Damage mobile home policy for an additional premium.

Trip Coverage - Your Comprehensive Mobile Home Coverage ends when you hitch up your home to move. Trip Coverage takes over then, by providing protection against direct, sudden and accidental loss or damage while your mobile home is being moved. This coverage usually have a deductible and ends when your mobile home is unhitched from the transporting vehicle.

Natural Disaster Protection - This coverage actually increases the amount of your Comprehensive Mobile Home Coverage in order to pay off your loan. It pays to your creditor either the actual cash value of your mobile home or the outstanding principal balance of the loan, if it is destroyed by windstorm, flood, earthquake, landslide or hail.

LIABILITY INSURANCE

This type of insurance pays damages you owe from lawsuits when anyone is injured while on your property and you are found liable. Basically, Personal Liability Insurance should cover you against accidents that happen to somebody else, but that you are legally responsible for. You the mobile home owner, select the maximum limits of Personal Liability coverage when you buy your insurance. Up to \$50,000 is available in most states.

LIABILITY INSURANCE COVERAGES

If the court holds you or any member of your family liable for personal injury or damage, your Personal Liability Coverage should pay for:

1. Court cost, court bond premiums, attorney fees and any interest on appealed judgements.
2. Necessary first aid costs and emergency medical expenses incurred at the time of the accident.
3. Your out-of-pocket expenses incurred in fighting the claim if the insurance company asks that you fight it.
4. Lost wages when it is necessary for you to aid the insurance company in an investigation or defense of any suit or claim.
5. The full amount of the judgement against you up to the limits you determined when you took out the policy.
6. Medical Payments, Coverage for medical, surgical, X-ray, dental, ambulance, hospital, professional nursing and funeral expenses.

CREDIT LIFE INSURANCE

Credit life insurance is a special policy that pays off your mobile home loan if you should die, except by suicide. When you have Credit Life Insurance, your spouse and family can use other life insurance in the way it was originally planned.

Credit Life Insurance is not a substitute for a sound personal life insurance program. It's a complement to it. Basically, Credit Life Insurance is a form of low cost life insurance designed to help keep pace with a mobile home owner's financial obligations.

CREDIT ACCIDENT AND HEALTH INSURANCE

If you have an installment loan on your mobile home, the purchase of Credit Accident and Health Insurance gives you additional security. Your Credit Accident and Health Insurance makes the monthly payments on your installment loan if you become unable to work because of accident or extended illness - up to the policy limits your purchase. Usually there is a minimum amount of time you must be unable to work before you become eligible to collect these insurance benefits.

WHAT TO LOOK FOR WHEN YOU BUY MOBILE HOME INSURANCE

There are several factors to keep in mind when you select the proper insurance protection for your mobile home. The coverage received for the money paid is obviously your most important consideration. However, there are other important considerations which should influence your decision as well. They are as follows:

1. An insurance policy which is specifically designed for mobile homes. A policy which offers Comprehensive Coverage and insures your mobile home for just about any direct, sudden or accidental loss.
2. An insurance company who specializes in mobile home insurance. A most important area for the mobile home owner to consider is specialized mobile home claims handling.
3. Ease of payment. Many mobile home owners find it convenient to have their insurance premium included in their monthly payment, rather than paying the entire amount at one time. However, if you are able to pay the entire amount as once, that is your right.
4. Guaranteed renewal. This is an important consideration because you obviously need your insurance protection year after year.
5. The agent who sells you the mobile home insurance should fully understand mobile homes and the insurance needs of mobile home owners.

THE THINGS THAT INFLUENCED YOUR INSURANCE RATES

Insurance rates are determined by many different factors. The following are the 10 major factors which effect your insurance rates.

1. The value of the mobile home.
2. The location of the mobile home, i. e. , park, private property, near a city, or in a remote location.
3. Accessories or adjacent structures on your home or property which are included in the insurance coverage.
4. Areas of the country where there is a high risk of wind, hail, flood, tornado, or hurrican weather.
5. If the home was purchased new or used.
6. If the mobile home is tied-down to prevent wind damage
7. The frequency of fires in the locale.
8. The construction of the mobile home and the safety features.
9. If you select a deductible on the insurance policy.
10. The coverages and limits of coverage select in the insurance policy.