

Casa Deals Owner Finance Homes

www.CasaDealsOwnerFinanceHomes.com www.CasasTXDuenoaDueno.com

15922 Eldorado Pkwy Suite 500-1580 Frisco TX 75035 – Phone 214-974-3880 Application Fax: 866-787-7127

For Office Use Only

Property Address: _____
 Anticipated: Move-in Date: ____/____/____ Monthly Payment: \$ _____ Earnest Money: \$ _____ Down Payment: \$ _____
 Marketing: Bandit Sign ____, Yard Sign ____, Internet (name web site) _____, Newspaper (name) _____
 Friend - Name: _____, other (detail): _____ Sales
 Team Member: _____, Acq. Team Member: _____

APPLICANT INFORMATION

Applicant's Name (include Jr. or Sr. if applicable) _____ Married, Separated,
 Unmarried (single, divorced or widowed)

Social Security #	Home Phone:	Mobil Phone:	DOB (MM/DD/YYYY)	Dependents no. _____, ages: _____
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Present Address (street, city, state, ZIP) _____ **Email Address:** _____

Do you Own or Rent? _____, How long have you lived at this address? ____Yrs, ____months
 - If you are Renting Name of Landlord or Management Compnay: _____ Phone #: _____
 - If you have a Mortgage(s): Name of Lender(s): _____, Ph #: _____, Loan #: _____

If residing at present address for less than two years complete the following:

Former Address (street, city, state, ZIP) _____

Did you Own or Rent? _____, How long did you lived at that address? ____Yrs, ____months
 - If you Rented: Name of Landlord or Management Compnay: _____ Phone #: _____
 - If you had a Mortgage(s): Name of Lender(s): _____, Ph #: _____, Loan #: _____

EMPLOYMENT INFORMATION

Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Monthly Income \$
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Position/Title/Type of Business:	Your Business Phone (incl. area code)
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Name of Supervisor/HR Director (someone who can officially verify your employment):	Supervisor/HR Director Direct contact Phone:
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If employed in current position for less than two years or if currently employed in more than one position complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Monthly Income \$
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Position/Title/Type of Business	Business Phone (incl. area code)	Supervisor/HR Director	Supervisor/HR Director Phone
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Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Monthly Income \$
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Position/Title/Type of Business	Business Phone (incl. area code)	Supervisor/HR Director	Supervisor/HR Director Phone
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Property Address (street, city, zip) : _____

Co- APPLICANT INFORMATION

Applicant's Name (include Jr. or Sr. if applicable)	___ Married, ___ Separated, ___ Unmarried (single, divorced or widowed)
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Social Security #	Home Phone:	Mobil Phone:	DOB (MM/DD/YYYY)	Dependents no. _____, ages: _____
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Present Address (street, city, state, ZIP)	Email Address:
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Do you Own or Rent? _____, How long have you lived at this address? ____Yrs, ____ months
 - If you are Renting Name of Landlord or Management Compnay: _____ Phone #: _____
 - If you have a Mortgage(s): Name of Lender(s): _____, Ph #: _____, Loan #: _____

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If employed in current position for less than two years or if currently employed in more than one position complete the following:

Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Monthly Income \$
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Position/Title/Type of Business	Business Phone (incl. area code)	Supervisor/HR Director	Supervisor/HR Director Phone
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Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from – to)	Monthly Income \$
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Position/Title/Type of Business	Business Phone (incl. area code)	Supervisor/HR Director	Supervisor/HR Director Phone
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Name all other persons who will occupy the Property

Name: _____ Relationship: _____ Age: _____
 Name: _____ Relationship: _____ Age: _____
 Name: _____ Relationship: _____ Age: _____
 Name: _____ Relationship: _____ Age: _____

List all pets to be kept on the Property (dogs, cats, birds, reptiles, fish, and other pets):

Type & Breed	Name	Color	Weight	Age	Gender	Neutered?	Declawed?	Shots Current?
_____	_____	_____	_____	_____	_____	___ yes, ___ no	___ yes, ___ no	___ yes, ___ no
_____	_____	_____	_____	_____	_____	___ yes, ___ no	___ yes, ___ no	___ yes, ___ no

Please answer ALL the questions below to the best of your knowledge:

(Answering "yes" to any question requires an explanation. Use the back of the page if you need additional space)

	Applicant	Co-applicant	Explain
Has applicant or co-applicant ever:			
- had or have credit problems?	___ yes, ___ no	___ yes, ___ no	_____
- had or are in the process of having a property foreclosed?	___ yes, ___ no	___ yes, ___ no	<i>If you answered Yes, what</i>
month & year was the foreclosure: ? _____/_____ and why? _____			
- had or have any outstanding liens or judgements against you?	___ yes, ___ no	___ yes, ___ no	_____
- been evicted or been asked to move out by a landlord?	___ yes, ___ no	___ yes, ___ no	_____
- breached a lease or rental agreement?	___ yes, ___ no	___ yes, ___ no	_____
- had an auto that was repossessed or voluntarily surrendered?	___ yes, ___ no	___ yes, ___ no	_____
- had or have any student loans that are in default?	___ yes, ___ no	___ yes, ___ no	_____
Are you currently behind in court ordered child support payments?	___ yes, ___ no	___ yes, ___ no	_____
Do you receive earned income or child support payments?	___ yes, ___ no	___ yes, ___ no	_____
Have you ever been convicted of a crime?	___ yes, ___ no	___ yes, ___ no	_____
Is any occupant a registered sex offender?	___ yes, ___ no	___ yes, ___ no	_____
Are there any criminal matters pending against any occupant?	___ yes, ___ no	___ yes, ___ no	_____
Does anyone who will occupy the Property smoke?	___ yes, ___ no	___ yes, ___ no	_____
Will Renter Insurance be maintained?	___ yes, ___ no	___ yes, ___ no	_____
Is there additional information Applicant(s) wants considered?	___ yes, ___ no	___ yes, ___ no	_____

REFERENCES (2 of which must be family)

NAME _____	PHONE _____	RELATIONSHIP _____
NAME _____	PHONE _____	RELATIONSHIP _____
NAME _____	PHONE _____	RELATIONSHIP _____
NAME _____	PHONE _____	RELATIONSHIP _____

Authorization & Representation: Applicant authorizes, Landlord and Mortgage Company or Landlord's agent, at any time before, during, or after any tenancy, to: (1) obtain a copy of Applicant's credit report; (2) obtain a criminal background check related to Applicant and any occupant at any time while occupying property; and (3) verify any rental or employment history or verify any other information related to this application with persons knowledgeable of such information. Applicant represents that the statements in this application are true and complete. Applicant understands that providing false or inaccurate information is grounds for: 1) Rejection of this application, 2) Is a breach of any lease agreement that may be entered into, 3) Will result in immediate termination of occupancy of said property.

Applicant (s) shall provide with this Application:

- Copies of W-2's for last 2 years for all jobs & Copies of IDs
- Copies of paycheck stubs (all jobs) for most recent 30 days
- Copies of checking and savings accounts for last 2 months (all pages)

Fees:

Initial _____	Initial _____	Applicant submits a non-refundable fee of \$ 75.00 for processing and reviewing this application.
Initial _____	Initial _____	Applicant submits the sum of \$ _____ as deposit for the lease dwelling at as indicated on this application. The applicant move in date is scheduled for _____. If Lessee fails to complete this transaction by the scheduled move-in date for any reason, except for default by Landlord/Owner/Manager, Lessee shall forfeit the deposit money without recourse, as liquidated damages and as Landlord/Owner/Manager total damages and relief, and Landlord/Owner/Manager shall have no further obligation to Lessee. Should the Applicant not be approved to lease this dwelling, the Landlord/Owner/Manager will refund all of the deposit.

Applicant's Signature _____

Date _____

Co-Applicant _____

Date _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgage under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgage or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 32 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (if USDA/FmHA).

Part I – General Information

1. Borrower(s)	2. Name and address of Lender/Broker
3. Date	4. Loan #

Part II – Borrower Authorization

I / WE hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report as needed and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender/Broker obtains is only to be used in the processing of my application and/or for my mortgage loan application.

Borrower:

Print Name: _____,

Signature: _____, Date: ____/____/____

Social security: _____ - _____ - _____, Date of Birth: ____/____/____

Contact Number: _____, Email Address: _____

Co Borrower:

Print Name: _____,

Signature: _____, Date: ____/____/____

Social security: _____ - _____ - _____, Date of Birth: ____/____/____

Contact Number: _____, Email Address: _____

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Authorization to Release Credit Report*

I / We hereby authorize **Texas Pride Lending and/or any Licensed Residential Mortgage Loan Officer (RMLO)** and its employees, agents and representatives to release my credit report(s) to **Casa Deals Owner Finance Homes**.

I / We agree that I / we will release and hold harmless from any and all responsibility and liability **Texas Pride Lending and/or any Residential Mortgage Loan Officer (RMLO)** and its employees, agents and representatives for disclosure of any such personal information.

Signed: _____, Date: _____

Signed: _____, Date: _____

Witness: _____, Date: _____

** If Borrower and Co-Borrower, this release must be signed by both parties.*

Buyer(s) acknowledges and understands the following:

(Buyers Copy)

_____ Buyer(s) must be committed to following a household budget. A Casa Deals Owner Finance Homes (CDOH) representative will assist you with developing a personal, workable budget and will coach you in implementing and following your budget. This is THE MOST IMPORTANT part of our Owner Finance Program. Following your household budget will allow you the opportunity to take control of you money, pay your bills on time (especially your mortgage), and reduce your debt. The result will be increasing your credit scores and peace of mind.

_____ Buyer (s) must be enrolled in Credit Repair/Counseling (if applicable). long We will assist you to obtain long term financing, but your interest rate will be driven by your credit rating. The better your rating, the lower monthly payment you will have upon refinancing your home.

_____ CDOH closing cost for Owner Finance is a flat fee of \$2,300 plus 1 year prepaid insurance and pro rated property taxes. Prepaid insurance cost is dependent on many factors. You should obtain multiple quotes.

Buyer(s) knows and understands that the Owner Financing portion of the program is a Fixed Rate **Mortgage** **Buyer's payment most likely will** change after **60** months (if applicable). What this means to you, the buyer, is that Owner Finance is not the end of the home ownership process; it is the beginning of the process to get long-term, fixed financing. Maintaining your credit score, sticking to your budget and making on-time payments is vital to your success. Your goal is to be in a position to refinance your home and lock in long term fixed financing within 60 months or sooner (if applicable).

_____ Buyer(s) has been given a Home Owners Warranty (H.O.W.) brochure. Buyer(s) understands that it is in his/her best interest to purchase a H.O.W. as the Seller is not responsible for repairs.

Buyer(s) shall deliver to seller:

- Copies of W-2's for last 2 years for all jobs & Copies of IDs
- Copies of paycheck stubs (all jobs) for most recent 30 days
- Copies of checking and savings accounts for last 2 months (all pages)

-

_____ Buyer(s)s has been advised:

Stick to their Budget

- o Not to make large purchases (example: vehicle etc.)
- o Not to quit your job.
- o To pay all of your bills on time and protect your current credit rating.

Buyer's signature(s) is confirmation that the buyer's knows understands the above AND has received a copy of this form.

_____, ___/___/___
Buyer Date

_____, ___/___/___
Buyer Date

_____, ___/___/___
Representative of Casa Deals Owner Finance Homes Date

Buyer(s) acknowledges and understands the following:

(CDOH Copy)

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_____, ___/___/___
Buyer Date

_____, ___/___/___
Buyer Date

_____, ___/___/___
Representative of Casa Deals Owner Finance Homes Date