



BUYER APPLICATION FOR Financing of Land Only (For a Site-Built Home)

**** Application MUST be fully completed; any unanswered questions will result in a denied application for financing of the land you are interested in purchasing ****

Today's Date ____ / ____ / ____

How did you hear about us?

- Power Real Estate Website
- Signage on Street *(What Location?)* _____
- Paper Advertisement *(Which One?)* _____
- Word of Mouth *(Who?)* _____
- Social Media *(Which One?)* _____
- A General Google Search *(What did you search for?)* _____
- Another Real Estate Company *(What Company?)* _____
- Other *(Please Specify)* _____

Which one of our Agents spoke to you about this Rental House?

- Paul Powers
- Mason Myler
- Caleb Trull
- Scott Lee
- Don Wilkins
- Beth Abbott
- Emily Andrews
- Alex Moore
- Other *(Please Specify Agent's Name & Company)* _____

Which property are you interested in purchasing?
(Please supply address, street, near intersection, or some method of identification)

How many Occupants will be living at the property that are 19 Years Old -or- Older?
(Number Count required whether they live there Part-Time or Full-Time) _____

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3558 Oak Tree Drive Suite D Semmes, Alabama 36575
520 N Greeno Road Fairhope, Alabama 36532

251-342-0600
251-928-1510





BUYER APPLICATION FOR Financing of Land Only (For a Site-Built Home)

BUYER # 1 – Personal Information

First Name _____ Middle Name/Initial _____ Last Name _____

Suffix [] Jr [] Sr [] Other (Please Specify) _____

Marital Status [] Married [] Single [] Other (Please Specify) _____

Social Security # _____ Drivers License # _____ State _____ Birthdate ____/____/____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Home Phone # _____ Work Phone # _____

Email Address _____

BUYER # 1 – Employment & Income (Mark ALL that apply)

- Employed → Full-Time Part-Time Other (Please Explain) _____
- Unemployed Student _____
- Disability Retired _____
- Stay-at-Home Caregiver

Name of Employer _____ Your Title _____ Supervisor's Name _____ Employers Phone # _____

How long at your current job? Years _____ Months _____

YOUR "Monthly" Income ****(DO NOT put household income)**** \$ _____

BUYER # 1 – Reference (A Non-Relative that you do not live with)

First Name _____ Middle Name/Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Email Address _____

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BUYER # 2 – Personal Information

First Name _____ Middle Name/Initial _____ Last Name _____

Suffix [] Jr [] Sr [] Other (Please Specify) _____

Marital Status [] Married [] Single [] Other (Please Specify) _____

Social Security # _____ Drivers License # _____ State _____ Birthdate ____/____/____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Home Phone # _____ Work Phone # _____

Email Address _____

BUYER # 2 – Employment & Income (Mark ALL that apply)

- Employed → Full-Time Part-Time Other (Please Explain) _____
- Unemployed Student _____
- Disability Retired _____
- Stay-at-Home Caregiver

Name of Employer _____ Your Title _____ Supervisor's Name _____ Employers Phone # _____

How long at your current job? Years _____ Months _____

YOUR "Monthly" Income ****(DO NOT put household income)**** \$ _____

BUYER # 2 – Reference (A Non-Relative that you do not live with)

First Name _____ Middle Name/Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Email Address _____

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BUYER # 3 – Personal Information

First Name _____ Middle Name/Initial _____ Last Name _____

Suffix [] Jr [] Sr [] Other (Please Specify) _____

Marital Status [] Married [] Single [] Other (Please Specify) _____

Social Security # _____ Drivers License # _____ State _____ Birthdate ____/____/____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Home Phone # _____ Work Phone # _____

Email Address _____

BUYER # 3 – Employment & Income (Mark ALL that apply)

- Employed → Full-Time Part-Time Other (Please Explain) _____
- Unemployed Student _____
- Disability Retired _____
- Stay-at-Home Caregiver

Name of Employer _____ Your Title _____ Supervisor's Name _____ Employers Phone # _____

How long at your current job? Years _____ Months _____

YOUR "Monthly" Income ****(DO NOT put household income)**** \$ _____

BUYER # 3 – Reference (A Non-Relative that you do not live with)

First Name _____ Middle Name/Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Email Address _____

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BUYER # 4 – Personal Information

First Name _____ Middle Name/Initial _____ Last Name _____

Suffix [] Jr [] Sr [] Other (Please Specify) _____

Marital Status [] Married [] Single [] Other (Please Specify) _____

Social Security # _____ Drivers License # _____ State _____ Birthdate ____/____/____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Home Phone # _____ Work Phone # _____

Email Address _____

BUYER # 4 – Employment & Income (Mark ALL that apply)

- Employed → Full-Time Part-Time Other (Please Explain) _____
- Unemployed Student _____
- Disability Retired _____
- Stay-at-Home Caregiver

Name of Employer _____ Your Title _____ Supervisor's Name _____ Employers Phone # _____

How long at your current job? Years _____ Months _____

YOUR "Monthly" Income ****(DO NOT put household income)**** \$ _____

BUYER # 4 – Reference (A Non-Relative that you do not live with)

First Name _____ Middle Name/Initial _____ Last Name _____

Street Address _____ City _____ State _____ Zip _____

Cell Phone # _____ Email Address _____

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ADDITIONAL MINOR AGE OCCUPANTS

Occupants Under 19 Years Old that will be living with you *(Required whether Part-Time or Full-Time)*

CHILD # 1	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No
CHILD # 2	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No
CHILD # 3	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No
CHILD # 4	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No
CHILD # 5	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No
CHILD # 6	Age _____	Name _____	Drives? <input type="checkbox"/> Yes <input type="checkbox"/> No

PETS / ANIMALS

Whether I/we currently have pets, or will have pets in the future – I/we am/are aware that there is a Leash Law and agree to abide by all City, County, State, Government Laws and Regulations pertaining to owning a pet, including but not limited to, proper vaccinations, containment, shelter, etc.; as well as any Rules and Regulations dictated by an HOA/POA that may be active in my/our neighborhood; so my/our pets do not become a nuisance or danger to others.

Yes → I/We Understand and Agree

_____ (Initial) _____ (Initial) _____ (Initial) _____ (Initial)

Please check all that apply, and supply the quantity of each for our general knowledge and records.

_____ Dog - Breed _____

_____ Cat - Breed _____

_____ Other – What is it? _____

None – I do not have pets/animals at this time

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VEHICLES

How many drivers do you have in your household? _____

Please list the number of each type of vehicle that you will have on the property.

- _____ Cars
- _____ Trucks
- _____ Motorcycles
- _____ Utility / Cargo or other type of Trailers
- _____ Campers / RV's

** Campers / RV's are NOT to be lived in while on the property. They may ONLY be on the property as a store vehicle, NOT for additional living quarters. You MAY NOT empty disposal tanks onto the property.

_____ Boats / Jet Skis / 4-Wheelers / Side-by-sides / Other recreational vehicles

** Please specify which type of Recreational Vehicle and the Quantity of each

Other than regular vehicle (Cars, Trucks, Motorcycles, Etc) will you have any sort of large or commercial vehicle(s) on the property – Regardless if you are the owner, or if it is a work vehicle owned by your employer.

In the past, we have had issues with residents damaging the private roadways, easements, culverts and entrance signs, foliage and features; with large and/or commercial vehicle(s). We ask that you take the necessary measures if you, your spouse, significant other, family member, friend or acquaintance bring a large and/or commercial vehicle(s) into the neighborhood, so as not to cause damage. If it occurs and you are found to be guilty, you could be responsible for the cost of repairs, regardless if you are the owner or if it is a work vehicle owned by your employer.

Yes → I/We Understand and Agree

_____ (Initial) _____ (Initial) _____ (Initial) _____ (Initial)

Examples of large or commercial vehicles include but are not limited to – RV, Big-Rig, 18-Wheeler, Delivery/Box Truck, School Bus, City or County Vehicle, Squad Car, Etc

- No – I will not have any sort of large or commercial vehicle on the property
- Yes – I will have a large or commercial vehicle on the property, but agree to abide by parking rules

List the large or commercial vehicles _____

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CURRENT LIVING SITUATION

How long have you been at your CURRENT address? _____ Years _____ Months

- Own a Home
- Live with Family
- Rent Name of Landlord _____ Phone # _____
- Other (Please Specify) _____

How long were you at your PRIOR address? _____ Years _____ Months

- Own a Home
- Live with Family
- Rent Name of Landlord _____ Phone # _____
- Other (Please Specify) _____

SITE-BUILT HOME

- Just buying the land as an investment opportunity
- Building a Home (Who is your builder?) _____
 What is your predicted build start date? (Just an estimate) ____/____/____
 What is your predicted move in date? (Just an estimate) ____/____/____

**** Some of our Agents have a professional relationship with a few local builders who have already built homes in a few of our neighborhoods. Contact our Agent for a list of their recommended builders.**

BANKING / FINANCIAL INFORMATION

Name of your Bank _____ City _____ State _____

What types of bank accounts do you have? (Check all that apply)
 Checking Savings Other (Please Specify) _____

Are you willing to sign up for your Rent Payment to be drafted from your account each month?
 Certainly – No Problem
 Possibly – I’ll Consider It
 Hard Pass – No

**** Please be aware that we do not accept Cash –All payments MUST be drafted, or paid with a money order, cashiers check, personal check, business check, credit card, debit card (there is a 3% card fee)**

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HOME/PROPERTY OWNERS ASSOCIATION

I/We understand that there may be an active HOA/POA in the neighborhood that I am purchasing property. I/We understand that until the majority of the lots are sold, the developer will be managing any existing HOA/POA as its Charter President. In the case of an existing HOA/POA, the developer’s office admin will be collecting the Dues on an annual basis. These Dues are NOT optional, and by purchasing property within this neighborhood you automatically become a member. Unpaid Dues will result in a Lien being placed by the HOA/POA, until Dues are brought current, including any late fees or penalties.

Yes → I/We Understand and Agree _____ (Initial) _____ (Initial) _____

PROPERTY TAXES

I/We understand that by purchasing property in Mobile/Baldwin County, I will be required to pay the County Revenue Commissioner annual property taxes. Property taxes are NOT optional, and it will be stated in your deed that it is a requirement to pay your annual property taxes on-time each year; or you will be in default, which can result in an additional lien being placed against you, or possible foreclosure/eviction. The Revenue Commissioner bills annually around October 1st. Payment is due BY December 31st each year and is considered late January 1st each year. Since you are requesting financing with us, we as your lien holder, have a superior financial interest in ensuring your taxes are paid to protect our security interest, preventing the Revenue Commissioner from selling the property for back taxes. As such, we do not approve or condone a financed buyer to delay paying property taxes until after January 1st or until just prior of the County Revenue Commissioner’s annual auction date. Property Taxes MUST be paid BY December 31st each year.

Yes → I/We Understand and Agree _____ (Initial) _____ (Initial) _____

LEGAL INFORMATION

Are you, your spouse, significant other or a member of your household currently in Bankruptcy, or have you filed in the last 7 Years?

No Yes (Full name of person who filed – and Why?)

Have you been Released from Bankruptcy?

No Yes (Date of Release) ____/____/____

Which did you file?

Chapter 7 Chapter 13

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Have you, your spouse, significant other or a member of your family or household ever been evicted or asked to leave a residence or rental property?

No Yes *(Please Explain)*

Have you, your spouse, significant other or a member of your family or household ever willfully refused to make a mortgage payment or rent payment when it was due, or have vacated leaving a balance due?

No Yes *(Please Explain)*

Have you, your spouse, significant other or a member of your family or household ever been adjudicated a sex offender?

No Yes *(Full name of person – Please Explain)*

Have you, your spouse, significant other or a member of your family or household ever been charged with a crime (other than a traffic violation)?

No Yes *(Full name of person - Please Explain)*

Are you currently, your spouse, significant other or a member of your family or household, subject to tax liens, garnishments, withholding orders, or any other type of court-ordered collection activity?

No Yes *(Full name of person - Please Explain)*

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CLAUSE A: I/We, the undersigned, understand that Power Real Estate is the Sellers Agent and representative for the Owner/Seller and that the Selling Agent’s fees will be paid by the Seller. The undersigned acknowledge(s) that this written notice was received prior to the undersigned receiving a deed.

I/We have read Clause A – I/We understand and agree

_____ (Initial) _____ (Initial) _____ (Initial) _____ (Initial)

CLAUSE B: I/We, the undersigned, declare the foregoing information is complete and accurate to the best of my/our knowledge. I/We hereby authorize you or your representing agents, to use all of the above information to approve or disapprove my/our purchase offer, including the right to make independent investigations of current or past employment history, credit references, and public records. I/We, understand that the Seller or Sellers Agent(s) may not require a credit pull to determine financing at this time, however, I/we understand and agree that the Seller or Sellers Agent(s) reserve the right to a credit pull at any time during my/our finance period. I/We, the undersigned understand that giving false information is a serious criminal offense and that a misrepresentation on this document can result in legal action.

I/We have read Clause B – I/We understand and agree

_____ (Initial) _____ (Initial) _____ (Initial) _____ (Initial)

CLAUSE C: I/We, the undersigned, understand that failure to close on the property after the application has been approved will result in the deposit being retained as liquidated damages. All deposits placed on the property after the application is approved are Non-Refundable as well.

I/We have read Clause C – I/We understand and agree

_____ (Initial) _____ (Initial) _____ (Initial) _____ (Initial)

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By signing below, I/we certify that the information provided in this buyer application for financing is true and complete to the best of my/our knowledge. I/We authorize investigation of all statements contained in this buyer application for financing, as may be necessary in arriving at a decision by the Seller, whether to finance me/us or to deny my/our buyer application for financing.

BUYER # 1 – *Signature* _____

BUYER # 2 – *Signature* _____

BUYER # 3 – *Signature* _____

BUYER # 4 – *Signature* _____

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