

EGRET POINT HOA, INC.

C/O CMC MANAGEMENT, INC., 2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 ~ 561-641-9118 FAX

*(Please check one) **Application for**

PURCHASE **or LEASE** of Unit # _____ Egret Circle

Desired date of occupancy: _____

Closing Date if purchase: _____

Applicant Name: _____ **Phone** _____

Co-Applicant Name: _____ **Phone** _____

Email(s): _____

Present Owner _____ **Phone** _____

- **Application must be submitted four (4) weeks prior to closing or beginning of lease.**
- *Board approval required prior to occupancy.*
- *Lease restriction: Homes cannot be leased for the first year after date of purchase.*
- *Lease requirement: Owner(s) account must be current, and violations corrected.*
- *A Background Check will be performed. Out of state or foreign background checks will incur additional fees.*
- *Applications will not be processed if pages are missing or if application is incomplete, or unsigned.*

THE FOLLOWING ITEMS MUST BE PROVIDED WITH THIS APPLICATION

- APPLICATION FEE:** \$100.00 ***NON-REFUNDABLE*** Per Occupant 18 yrs. of age or older, or Married Couple; Separate application page for each additional occupant 18 yrs. of age or older. Check(s) or Money Order(2) Made payable to **Egret Point HOA, Inc.**
- PROCESSING FEE:** \$100.00 ***NON-REFUNDABLE*** Check or Money Order Made payable to **CMC MANAGEMENT.**
- Copy of your Driver’s License(s)/Photo I.D./Passport for each occupant 18 yrs. of age or older
- Copy of vehicle registration(s) for each vehicle
- Copy of purchase or rental contract
- Disclosure Summary & Agreement completed, signed and dated

Please Note: TITLE COMPANY OR CLOSING ATTORNEY MUST REQUEST AN ESTOPPEL BEFORE CLOSING TO DETERMINE MONIES OWED TO THE ASSOCIATION BY THE OWNER OF THE PROPERTY. IF THIS PROCESS IS NEGLECTED, THE NEW OWNER MAY END UP BEING LIABLE FOR DELINQUENCY.

A Certificate of Approval, which is required to close and prior to moving in, will be provided to the purchaser or renter after the interview. Riverbridge POA requires you contact them after approval for orientation – Appointment is required 561-968-6054.

*If purchasing, you must supply the Management Company with a copy of your Warranty Deed and mailing address after closing. Purchaser is also required to inform the management company of any changes in mailing address. **Maintenance fees are due quarterly, the first of January, April, July and October. Any delinquency will result in gate cards and transponders to be turned off.***

CURRENT OWNER MUST PROVIDE GOVERNING DOCUMENTS TO BUYER OR THEY CAN BE PURCHASED AT www.condocerts.com



EGRET POINT HOA APPLICATION

UNMARRIED CO-APPLICANTS USE SEPARATE APPLICATION

Date _____ Cell Phone: _____ Desired Date of Occupancy: _____

Apt. No. _____ Bldg. No. _____ Purchase _____ OR Lease: _____

Name _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____
Last First MI Jr/Sr Prior

Spouse _____ SS # _____ - _____ - _____ DOB _____ / _____ / _____
Last First MI Jr/Sr. Prior

NAMES OF ALL OTHER OCCUPANTS

Name: _____ SSN _____ - _____ - _____ DOB: _____ / _____ / _____ Relationship: _____

Name: _____ SSN _____ - _____ - _____ DOB: _____ / _____ / _____ Relationship: _____

Present Address _____
Street Apt # City State Zip Code

Present Landlord or Mortgage Co _____ Phone (_____) _____

Length of Residence: _____ / _____ TO _____ / _____ Monthly Rent/Mort\$ _____ #Pets _____ Type _____ Weight _____
Mo Yr. Mo. Yr.

Previous Landlord _____ Phone(_____) _____

Length of Residence _____ / _____ TO _____ / _____ Monthly Rent \$ _____
Mo. Yr. Mo. Yr.

Present Employer _____ City & St. _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____
Mo. Yr. Mo. Yr.

Previous Employer _____ City & St. _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____
Mo. Yr. Mo. Yr.

Co-Applicant Present Employer _____ City & St _____ PH (_____) _____

Position _____ Dates Employed _____ / _____ TO _____ / _____ Income \$ _____ per _____
Mo. Yr. Mo. Yr.

In Case of Emergency Notify _____ (_____) _____
Name Relationship Address Phone Number

Vehicle #1 _____ #2 _____
Year Make Model Tag # State Year Make Model Tag # State

PETS: (Describe – Breed, Age, Color & Name) – Please provide photo

1. _____

2. _____

MILITARY STATUS: ACTIVE? YES _____ NO _____

Have you ever left owing money to an owner or landlord? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

Have you ever been arrested for a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

Have you ever been convicted of a felony? Applicant: Yes _____ No _____ Spouse: Yes _____ No _____

If you have answered yes to any of the above questions, please explain the circumstances regarding the situation on back of this sheet.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

EGRET POINT HOMEOWNERS ASSOCIATION, INC.

C/o Century Management Consultants, Inc.

2950 Jog Road, Greenacres, FL 33467

561-641-1016 ~ 561-641-9118 Fax

DISCLOSURE SUMMARY

1. As a purchaser of property in this community, you will be a member of the Homeowners Association, [HOA].
2. There are recorded restrictive covenants governing the uses and occupancy of properties in this community.
3. You will be obligated to pay assessments to the HOA. Assessments may be subject to periodic change. The current amount is _____ per quarter. You will also be obligated to pay any special assessments imposed by the HOA. Such special assessments may be subject to change. The current amount [if applicable at the time of this sale] is _____ per _____.
4. Regular assessments are due the first day of the month of the payment period. A late fee of (5%) or \$49.25 per month, whichever is greater, shall be assessed for any quarterly or special assessment that is not paid in full by the tenth day of the month in which such payment is due.
5. Failure to pay special assessments or assessments levied by the HOA could result in a lien on your property.
6. The statements contained in this disclosure **are only summary in nature**, and as a prospective purchaser, you should refer to the Covenants and HOA governing documents before purchasing this property.
7. These documents are matters of public record and can be obtained from the Record Office in Palm Beach County or can be obtained from the seller.
8. Occupancy Regulations: - 2 Bedrooms, 4 Occupants. 3 Bedrooms: 6 Occupants. 4 Bedroom: 8 Occupants.
9. Pets: As outlined in Egret Point documents. No animals over 50 pounds. Certain breeds are restricted.
10. No Commercial vehicles or vehicles with advertising on the exterior, boats, boat trailers, house trailers, motor homes, commercial trucks, vans, motorcycles, motor scooters, go carts, golf carts, motor bikes or other motor vehicles or trailers shall be parked or stored on the property except within the residential unit [garage.] **Commercial vehicles must be parked in the garage at all times.** Refer to association documents for additional information. Prohibited vehicles are subject to be towed without warning.

THE DISCLOSURE MUST BE SUPPLIED TO THE BUYER BY THE PROPERTY OWNER. THE BUYER SHOULD NOT EXECUTE THE CONTRACT OR AGREEMENT UNTIL THEY HAVE RECEIVED AND READ THE DISCLOSURE SUMMARY AND ALL HOA GOVERNING DOCUMENTS REQUIRED BY THIS SECTION.

AGREEMENT

1. I will abide by all of the restrictions contained in the Covenants, By-Laws, Rules and Regulations and restrictions which are or may in the future be imposed by Egret Point Homeowners Association, Inc. and the master P.O.A. and have reviewed the same. [see #7 above.]
2. I understand that leasing is prohibited without prior agreement.
3. Owners will be responsible for any damage and/or rule violations incurred by their guests.
4. I understand any violation of the terms, provisions, conditions and covenants of the HOA and/or POA documents, provides cause for immediate action, including but not limited to termination of the use of all common facilities and areas and/or applicable fines.
5. I understand the purchase of a home in Egret Point is conditional upon the truth and accuracy of this application and upon approval by the Board of Directors. Any misrepresentations or falsification of information provided will result in the automatic rejection of this application.
6. I understand the Board of Directors of Egret Point Homeowners Association will investigate my background as the Board of Directors deems necessary. Accordingly, I specifically authorize the Board of Directors to make such investigation and attest the information contained in this application may be used in such investigation, and the Board of Directors and officers of Egret Point Homeowners Association itself shall be held harmless from any action or claim by me in connection with the use of the information contained herein or any investigation conducted by the Board of Directors.
7. It is understood the applicant[s] have received, read and fully understand both the Master POA and the Association HOA Rules and Regulations, Declaration of Covenants and Restrictions, Articles of Incorporation, By-Laws and any and all amendments thereof, that relate to their actions while owning these premises and the actions of their relatives and guests. It is further understood it shall remain the applicant's responsibility to inquire as to said rules, regulations, etc., prior to purchase.
8. I understand any standards of the community set by the HOA/POA regarding this property must be met before approval.
9. I understand the quarterly assessment is due at the management company on or before the 1st day of the said quarter. [January, April, July, October.]
10. In the event of any violation[s], the Unit Owner shall be obligated to reimburse the Association for the costs and attorney's fees incurred by the Association.

FOR PURCHASERS:

All purchasers of units in the Egret Point Homeowners Association, Inc. are subject to all the rules of the Governing Documents, its By-Laws, Restrictions, Rules and Regulations. I/we have been provided with the Association's Governing Documents. I have also read and understand the Restrictions and Rules and Regulations of this Association and will abide by them.

Signature of Applicant

Signature of Co - Applicant

Signature of Witness

Date

FOR RENTERS:

All renters of units in the Egret Point Homeowners Association, Inc. are subject to all the rules of the Governing Document, Restrictions, and Rules and Regulations. I/we have been provided with, have read and understand The Rules and Regulations.

Signature of Applicant

Signature of Co - Applicant

Signature of Witness

Date

TO BE FILLED OUT BY APPLICANT(S)
(Please type information or print clearly)
FOR CMC OFFICE USE ONLY

This is a Purchase or This is a Rental

Association: Egret Point Home Owners Association

If Purchase, projected closing date: _____

If Rental, Lease Term from _____ **to** _____

Address of Unit: # _____ **EGRET CIRCLE, GREENACRES, FL 33413**

Applicant Name: _____

Co-Applicant Name: _____

Billing Address if different from Unit Address: _____

Phone # _____ **Phone #** _____

Email: _____

Email: _____

Yes - Authorization to add your email to the community distribution list.

No - Do not add your email to the community distribution list.

This form is to be submitted to the Accounting Department by the Property Manager after approval of application.

EGRET POINT HOMEOWNERS ASSOCIATION, INC.
C/o CENTURY MANAGEMENT CONSULTANTS, INC.
2950 JOG ROAD, GREENACRES, FL 33467
561-641-1016 PHONE ~ 561-641-9118 FAX
INFO@CMCMANAGEMENT.BIZ

ACKNOWLEDGEMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the separate documents entitled "DISCLOSURE REGARDING BACKGROUND INVESTIGATION AND A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT", and certify that I have read and understand both of these documents. I/we hereby authorize the obtaining of "consumer reports" including but not limited to credit, eviction and criminal backgrounds. To this end, I/we hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer or insurance company to furnish any and all background information requested by Background Screeners of America, 18344 Oxnard Street, Suite 101, Tarzana, CA 91356: Tel. #1-877-251-5656; www.backgroundscreenersofamerica.com and/or Employer, Homeowner Association, Condominium Association or Cooperative Association. I further agree that a facsimile (fax), electronic or photographic copy of this Authorization shall be as valid as the original, and will hold harmless CMC Management, their employees agents and/or affiliates, i.e. HOAs etc., and Background Screeners of America, their employees or agents and other organizations that provide information, from any and all liabilities arising out of the use of such information in connection with Background Screeners of America.

BACKGROUND INFORMATION – to be completed by all applicants 18 years of age or older. Unmarried co-applicants must fill out separate Acknowledgement/background information form.

Last Name: _____ First: _____ Middle: _____

Other Name (Alias) _____

Social Security # _____ Date of Birth _____

Driver's License # _____ State issued: _____

Present Address: _____ City _____

State: _____ Zip Code _____ Phone: _____

*Email: _____

Signature: _____ Date: _____

SPOUSE:

Last Name: _____ First: _____ Middle: _____

Other Name (Alias) _____

Social Security # _____ Date of Birth _____

Driver's License # _____ State issued: _____

Present Address: _____ City _____

State: _____ Zip Code _____ Phone: _____

*Email: _____

Signature: _____ Date: _____

Para informació en espaíol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street NW., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your**

credit report. Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423

5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Productions Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357