

**CSRA
Discount Homes**

942C Dougherty Rd
Aiken SC 29803
(803)-649-9699
(866)480-REPO

Fax: (803)226-0082

Email: CSRADiscounthmes@aol.com

**Supplemental Application
Private Finance
(NGD Enterprises)**

Applicant / Buyer _____ Date: _____

Co-Applicant / Buyer _____

Current Address: _____

Contact phone number(s) _____, _____, _____

E-mail address: _____

How quickly do you want to pay-off your new home loan? Circle one 3 years or less
5 years or less
10 years or less

Id# of home of most interest: _____

Monthly Housing Budget? \$ _____

Down Payment available? \$ _____ Up to? \$ _____

**A COPY OF YOUR BANK STATEMENT IS REQUIRED TO VERIFY DOWN
PAYMENT. Fax with application**

Income tax refund from last year \$ _____ Are you expecting a similar amount this year? Y N

Will the home be placed on: Your lot or ours ? (Circle one)

If your lot, who is the **deeded owner**? Name: _____

Address: _____

Phone: _____

Land Address: _____

Land payment? \$ _____

Monthly Household Income? [**Net, take home pay**] \$ _____

Number of dependent children living at home? _____

Income:

Employer name: _____

Employer address: _____ Hire date: _____

Employer phone: _____ Contact person: _____

Other Income: _____

If more than one income, both employer info and incomes are required, Use additional sheet or form.

List 3 references:

Name: _____ address: _____

Phone: _____ cell: _____ e-mail: _____

Name: _____ address: _____

Phone: _____ cell: _____ e-mail: _____

Name: _____ address: _____

Phone: _____ cell: _____ e-mail: _____

Nearest relatives {list 2)

Name: _____ address: _____

Phone: _____ cell: _____ e-mail: _____

Name: _____ address: _____

Phone: _____ cell: _____ e-mail: _____

Other assets:

Automobiles: _____ tag # _____ state: _____

_____ Tag # _____ state: _____

Other titled assets: motor home, travel trailer, boats, etc.

Stocks, Bonds or 401k? _____ Value \$ _____

Other: _____

List any loans outstanding and monthly payments: _____

Is there anything else you would like to have considered for approval of your application?

By signing below, you give your permission to CSRA Discount Homes to investigate your credit, employment history and any public records as well as all of the information provided by you, listed on this application and supplemental forms.

Applicants Signature

Co-Applicant Signature

To view our most current inventory,

To locate homes for our "no credit check" financing program (RENT TO OWN) NO CREDIT CHECK, select "Private Finance" from the green Start Here menu button. In the drop down box you can select Home Only from the menu, also size, bedrooms, or price categories. Select "SC or GA" to view homes being sold with land.

For more information and pictures of the available homes, go to
www.csradiscounthomes.com

<<<SPECIAL DISCOUNTS TO LAND OWNERS. >>>

However, family land, rented lots, land being purchased and mobile home parks are also acceptable. We work with a private investment group who sets up the finance programs under a "rent to own" provision. This is a custom designed program based on the client's ability to repay. These are "equity building" programs of relatively short term, **with payments not to exceed 30% of ones net income.**

We start with an application which creates a "buyer's profile". The application is sent to the investment group for review and approval. The group finances the home **only**. They do not finance, land, land improvements, or any contractor services. However, they will also finance a home and land if being sold together.

So far as **down payment**, there is a minimum of \$6,000 to qualify for this program. If selecting a home only to be delivered to your site of choosing, there is No Down Payment, but we do collect the costs of transport and set-up to a point of certificate of occupancy. This typically includes, moving, set-up, trim-out, skirting, decks and air-conditioning. These cost vary depending on the type of home selected, the placement site and county requirements. I typically estimate \$5,500 per section.

** If purchasing a home with land, a 10-20% down payment is typically required {Minimum \$6,500}. Call for details about the home you have selected.

NOTE: *Down Payment amounts listed above are just a general guide. Each client is looked at individually and there is an enormous amount of flexibility in putting a finance program together. Land owners often times get special consideration of up to a 50% discount. Applicants must be able to verify that they have \$6,000 or more in order for us to process their application.*

Sincerely,

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