

Pepper Tree Court

Interest List and Procedures (updated 8/25/07)

Thank you for your interest in Pepper Tree Court. The following steps have been established to provide prospective homebuyers with fair and honest service. Note: Occupants must be 55+ to be living within Pepper Tree Court. CCR's (detailed rules and regulations) of Pepper Tree Court will be provided at a later date prior to taking reservation.

Step One: Call or visit Grand Vista Realty office or this website to request a brochure package.

Step Two: Prospective buyers must then mail back to Pepper Tree Court their completed Interest List sheet and pre-qualification to: Pepper Tree Court, c/o Grand Vista Realty, 12241 Industrial Blvd., Ste 103, Victorville, CA 92395. Pre-qualification provided by Pony Express Loans. *Seller does not require Buyers to close with Sellers preferred lender.*

Step Three: When Pepper Tree Court has received your completed Interest List sheet and pre-qualification application your name will be placed on our Interest List. As of this time we are only taking information from home buyers to put them on our interest list. Home buyers will be contacted by Pepper Tree Court and lender at a later date prior to taking reservation deposit.

Step Four: Once pre-qualified by Pepper Tree Court preferred lender, buyers will be eligible to place a reservation deposit to hold their new home. Prospective buyers will be contacted by a Pepper Tree Court sales representative for an appointment to process their reservation. Be prepared to leave a deposit in the amount of \$2000 on the release date/ date of your appointment. If you are not present for your appointment, and have not rescheduled for a new appointment time, or you have not notified a sales representative that you wish to defer until the next phase, your name will be removed from the interest list. At the end of five calendar days any remaining homes will be sold to the General Public.

Step Five: Once the reservation is converted to a purchase agreement, we have made it our policy to have all buyers complete their full loan application with all documentation (if not done already) to the sellers preferred lender for a full loan approval. A full loan approval must be completed within 30 days. *Pepper Tree Court does not require Buyers to close with Sellers preferred lender.*

Pepper Tree Court does not permit ANY transfers, assignees, or exchanges of names on Pepper Tree Court Interest List, reservation deposit, or purchase agreements. Names of persons entered on Interest List must match the names of persons signing all other paperwork and or agreements.

Pepper Tree Court reserves the right to pre-sell any home prior to its offering to the name(s) entered on the Interest List or General Public, to its trade contractors, affiliates, employees, and associates. Pepper Tree Court makes its homes available for sale to all persons without regard to race, national origin, color, or religion.

Pepper Tree Court reserves the right to refuse to sell to any person(s), for any reason. Seller also reserves the right to change or alter the method of sales and marketing procedures for existing or future phases without notice. Pepper Tree Court reserves the right to give preference to buyers that will be occupying their homes. The above outline does not represent a commitment to sell.

Sales priority will be given to those buyers with no contingencies. To have no contingencies means that you can provide proof of funds to close escrow without having to sell other real estate or anything else, and that you agree to do so.

Pepper Tree Court

Interest List

*First Name _____ *Last Name _____ Date of Birth _____

First Name _____ Last Name _____ Date of Birth _____

Mailing Address1 _____

Mailing Address2 _____

*City _____ *St _____ *Zip _____

*Phone _____ Cell _____ Fax _____

*Email _____

Number From 1 up to 3 Plans, in order of Preferred Interest.
(only put a number next to plans that you are interested in)

Plan 1-1076 sqft 2Bd + Office 2Bth

Plan 3-1417 sqft 2Bd + Office 2Bth

Plan 2-1256 sqft 2Bd + Office 2Bth

Have you been Pre-Qualified? Yes or No

If yes, Qualified for Sales Price \$ _____ Loan Amount \$ _____

Circle Type of Loan FHA, VA or Conventional Term 30yr, 20yr 15yr Other _____ Rate _____

Qualified with what Lender? _____

Lender's Agent? _____

Lender's Phone#? _____

Comments: _____

FAX FOR QUICKER RESPONSE

Use Our Preferred Lender(s) and Receive Borrower's Closing Cost Incentives.

Phone (760) 955-0003 * Grand Vista Realty * Fax (760) 955-0015

Mail Interest Form with PreQual Form to: 12241 Industrial Blvd., Ste 103, Victorville, CA 92395



Pepper Tree Court Pony Express Loans Pre-Qual Sheet



(760) 955-0022 * (800) 889-0085 * (760) 955-0015 Fax

Pre-Qual Taken By _____ Phone #: 760-955-0022 Fax: 760-955-0015 Email _____

Borrower:		CoBorrower:	
Address:		Address:	
City:	ST Zip	City:	ST Zip
Home Phone:		Home Phone:	
Work Phone:		Work Phone:	
Other:		Other #:	
Email:		Email:	
		Same as Borrower Y/N	
How Long at Current Address?		How Long at Current Address?	
Rent/Own	Mo. Pmt\$ PITI Y/N	Rent/Own	Mo. Pmt\$ PITI Y/N
Taxes Yr \$	Insurance Yr \$	Taxes Yr \$	Insurance Yr \$
Mo. Assoc. Dues \$		Mo. Assoc. Dues \$	
If Renting, Can You Provide 12mo Cancelled Chks / Money receipts? Y / N		If Renting, Can You Provide 12mo Cancelled Chks / Money receipts? Y / N	
B-Employed By:		CoB-Employed By:	
Position:		Position:	
How Long	Self Employed: Y/N	How Long	Self Employed: Y/N
W2 Employee Gross Monthly Income \$		W2 Employee Gross Monthly Income \$	
If Self Empl, Average Net Income Last 2 Yrs Per. Tax Return \$		If Self Empl, Average Net Income Last 2 Yrs Per. Tax Return \$	
Soc Sec #	DOB / /	Soc Sec #	DOB / /
Job Gaps for more than 30 Days in last 2 yrs? Y/N		Job Gaps for more than 30 Days in last 2 yrs? Y/N	
Other Income/Describe \$		Other Income/Describe \$	
Credit Concerns?		Credit Concerns?	
Bankruptcy: Y/N Discharge Date: / /		Bankruptcy: Y/N Discharge Date: / /	
Foreclosure: Y/N Date:		Foreclosure: Y/N Date:	
Judgments/Collections/Lates:		Judgments/Collections/Lates:	
Loan Information			
Preferred Term: Adj. 15yr 30yr		Property Type: SFR, Units __, Condo __ Stories Mobile Home Age, Land Acres	
How long do you plan on keeping property? yrs		If property is commercial, describe?	
Purchase Information			
Est. Purchase Price:			
Est. Down Payment:			
Total Available Funds for Transaction \$			
Liquid Funds Deposited for at Least 60 Days \$			
Source of Down Gift / Bank Accts / Sale of Home/ or Other?			
Notes			
Preferred Plan?			
AUTHORIZATION TO RELEASE AND OBTAIN INFORMATION			
I/We hereby authorize Pony Express Loans and Investments and/or its affiliates to obtain any and all information and documentation necessary for the processing of this loan. Such information and documentation includes, but is not limited to, employment history and income; bank, money market and similar account balances and credit history. This application is not an obligation or contract to buy or sell real estate. This is not a commitment to lend.			
Borrowers Signature:		Co Borrowers Signature:	
Date:		Date:	