

**Street Smart®**

# HOUSE MONSTER

## 4.2 UPDATES

This package updates your House Monster® 4.1 to version 4.2. Enclosed are the replacement pages numbered 7, 168, 169 and 170. Please remove the current pages from your guidebook and replace them with the pages in this update package.

This update replaces the Preliminary Application with the new Credit Analysis Application... there are several references to the Preliminary Application throughout the House Monster® system... whenever you see these merely substitute Credit Analysis Application in your mind.

Also, to better communicate and support you, we have created a new House Monster® only support group. All House Monster® licensees will be invited to join this group. Be sure to watch your email for an invitation to this Yahoo special interest group. You will be allowed to post questions and receive support from other members as well as the Street Smart® team.

We are seeing great results and are looking forward to yours as well!!

Best, 

***Certified Affordable Housing Provider***



**Mission:** Transform Lives through Affordable Housing to Empower Families and Individuals to Enjoy the American Dream of Home Ownership.


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## **Your Bonus Reports – Located on Your *House Monster*<sup>TM</sup> Forms Disk**

- Credit Repair Kit 
- The Truth About Government Grants 
- Other Un-Advertized Bonuses

– Now Available... Our new Book –  
**Take the Street Smart<sup>®</sup> *Path to Home Ownership*<sup>®</sup>**



# **Credit Analysis Application**

**Form HMS-43901**

**1 page**

Use this **"Credit Analysis Application"** form as a way to capture the contact info and the type of property the client is looking for.

The Credit Analysis Application form replaces the "Preliminary Application" form from earlier versions of the House Monster system and adds the applicant's Social Security Number and date of birth so their information can be verified and their "Ability To Repay" (ATR) as required by the Dodd-Frank Act.

This can be printed on the reverse side of the Rent-To-Own Flyer and the American Dream Home Ownership flyer to use in field marketing.

At your Homebuyer Orientation event you'll want to have plenty of these on hand to capture the information of prospects in the room.

When meeting with people where you have plenty of time, we use the full Application from Property Management<sup>™</sup> – Volume 8.

This is similar to the Application Questionnaire located on Your Street Smart Investor Selling Website. I suggest you take any handwritten paper applications and enter this information on your website application form so it will automatically be stored in your back office database.

# Credit Analysis Application

FILLED-IN EXAMPLE

Our company has homes and programs available for people wanting to experience the American Dream of home ownership. If you have difficulties qualifying for traditional bank loans, no problem. We offer alternative methods of buying a home including Rent-To-Own, Work for Equity, In-House Financing and more. Fill out the following form as completely as possible and we will contact you when we receive your Credit Analysis from the Licensed Mortgage Loan Originator. When a home becomes available that meets your purchase criteria we will be in touch and you will be given an opportunity to inspect before deciding to buy. All information provided will be kept strictly confidential. If you don't wish to buy a home now then you may join our VIP program, build your down payment and buy when we have the home of your dreams or when the time is right for you. The \$50 per person fee is for handling and any associated costs. I understand that should my analysis reveal a need for credit improvement that my housing counselor may suggest a solution for that. A separate Credit Analysis Application is needed for each individual.

## CONFIDENTIAL (The information below is needed in order to complete your Credit Analysis)

|  |   |   |                       |
|--|---|---|-----------------------|
| <b>My Personal Information</b> (This information is not being used to qualify for a specific property – This is only for Credit Analysis)  |   |   |                       |
| First Name: <b>JAMES</b>   |   | Last Name: <b>WANTAHAUS</b>                       |                       |
| Address: <b>4545B MOVERS LANE</b>  |   |   |                       |
| City: <b>HEAVEN</b>  |   | State: <b>GA</b>                                  | Zip: <b>30000</b>     |
| Social Security Number: <b>023-78-1120</b>   |   | Date of Birth: <b>05/22/1979</b>                  |                       |
| Day Phone: <b>678-901-2345 (WORK)</b>  |   | Evening Phone: <b>770-987-6543</b>                |                       |
| Cell Phone or Pager Number: <b>770-987-6543</b>  |   | Best Time to Reach You: <b>EVENINGS</b>           |                       |
| Email Address: <b>JIMWANTAHAUS@EMAIL.COM</b>   |   |   | Is It OK to Text You? |
| <b>My Current Situation</b>  |   |   |                       |
| Have you owned a home in your name during the last three (3) years: <b>NO</b>  |   |   |                       |
| What is the most you can pay monthly for your new home? \$ <b>1,250</b>  |   | How much do you currently pay/mo? \$ <b>1,000</b> |                       |
| What's the most you can put down on your home now? \$ <b>500</b>   |   |   |                       |
| Do you have a retirement account with your current employer? <b>YES</b> <input checked="" type="checkbox"/> 401k <input type="checkbox"/> 403b <input type="checkbox"/> IRA <input type="checkbox"/> other _____   |   |   |                       |
| Do you have a retirement account with a previous employer? <b>NO</b> <input type="checkbox"/> 401k <input type="checkbox"/> 403b <input type="checkbox"/> IRA <input type="checkbox"/> other _____   |   |   |                       |
| How long have you been at your current job? <b>4 YEARS 3 MOS.</b>  |   | Your spouse? <b>3 YEARS 6 MOS.</b>                |                       |
| How is your credit? (Ugly is Ok!) Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Ugly <input checked="" type="checkbox"/> None <input type="checkbox"/>  |   |   |                       |
| <b>My Housing Needs</b>  |   |   |                       |
| Do you have an idea of the price range home you are looking for? <b>\$115,000 TO \$125,000</b>   |   |   |                       |
| In which area(s) do you wish your next home to be in? I'm open <input checked="" type="checkbox"/> OR City <b>HEAVEN</b> County <b>BING</b> Zip Codes <b>30000</b>   |   |   |                       |
| How soon are you looking to purchase your next home? <b>ASAP</b>   |   | Are you in the Military or a Veteran? <b>NO</b>   |                       |
| Minimum # bedrooms you require? <b>3</b>   | Minimum # bathrooms you require? <b>2</b> | Do you require a Garage? <b>YES</b>               |                       |
| Do you have any other special requirements? <b>NONE</b>  |   |   |                       |
| <b>How did you hear about us?</b>  |   |   |                       |
| Flyer <input type="checkbox"/> Sign <input type="checkbox"/> Radio <input type="checkbox"/> TV <input type="checkbox"/> Internet <input checked="" type="checkbox"/> Billboard <input type="checkbox"/> Friend <input type="checkbox"/> Relative <input type="checkbox"/> Name: _____  |   |   |                       |
| Please accept my application and I hereby give you and any of your team my authorization to request credit reports from up to three consumer credit reporting agencies on my behalf. I understand that I have three (3) business days to cancel this application and thereafter my processing fee becomes non-refundable. I have read and understand the application and the Terms and Conditions of enrollment. I understand that when a property is found that I like I will be required to pay a background check fee of \$35 at that time. If this Credit Analysis Application is being taken in conjunction with a property application then my fee is \$50 + \$35 = \$85. I give this company my permission to contact me now and in the future by phone, text, email and/or mail. I understand that the company may have business relationships with various vendors and I am under no obligation to buy any property or accept any advice or to use any suggested vendor unless I choose to do so. |   |   |                       |
| Signature <b>James R. Wantahaus</b>  |   | Date <b>06/26/14</b>                              |                       |
| Do Not Write Below This Line – Staff Only  |   |   |                       |

Your Company Name – Phone XXX-XXX-XXXX Fax XXX-XXX-XXXX eMail Address [Info@YourSellingWebsite.com](mailto:Info@YourSellingWebsite.com) Website [www.YourSellingWebsite.com](http://www.YourSellingWebsite.com)

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# Credit Analysis Application

Our company has homes and programs available for people wanting to experience the American Dream of home ownership. If you have difficulties qualifying for traditional bank loans, no problem. We offer alternative methods of buying a home including Rent-To-Own, Work for Equity, In-House Financing and more. Fill out the following form as completely as possible and we will contact you when we receive your Credit Analysis from the Licensed Mortgage Loan Originator. When a home becomes available that meets your purchase criteria we will be in touch and you will be given an opportunity to inspect before deciding to buy. All information provided will be kept strictly confidential. If you don't wish to buy a home now then you may join our VIP program, build your down payment and buy when we have the home of your dreams or when the time is right for you. The \$50 per person fee is for handling and any associated costs. I understand that should my analysis reveal a need for credit improvement that my housing counselor may suggest a solution for that. A separate Credit Analysis Application is needed for each individual.

## CONFIDENTIAL (The information below is needed in order to complete your Credit Analysis)

|  |                                  |   |                       |
|--|----------------------------------|---|-----------------------|
| <b>My Personal Information</b> (This information is not being used to qualify for a specific property – This is only for Credit Analysis)  |                                  |   |                       |
| First Name:  |                                  | Last Name:  |                       |
| Address:   |                                  |   |                       |
| City:  |                                  | State:  | Zip:                  |
| Social Security Number:  |                                  | Date of Birth:  |                       |
| Day Phone:   |                                  | Evening Phone:  |                       |
| Cell Phone or Pager Number:  |                                  | Best Time to Reach You:   |                       |
| Email Address:   |                                  |   | Is It OK to Text You? |
| <b>My Current Situation</b>  |                                  |   |                       |
| Have you owned a home in your name during the last three (3) years:  |                                  |   |                       |
| What is the most you can pay monthly for your new home? \$   |                                  | How much do you currently pay/mo? \$  |                       |
| What's the most you can put down on your home now? \$  |                                  |   |                       |
| Do you have a retirement account with your current employer?   |                                  | <input type="checkbox"/> 401k <input type="checkbox"/> 403b <input type="checkbox"/> IRA <input type="checkbox"/> other _____ |                       |
| Do you have a retirement account with a previous employer?   |                                  | <input type="checkbox"/> 401k <input type="checkbox"/> 403b <input type="checkbox"/> IRA <input type="checkbox"/> other _____ |                       |
| How long have you been at your current job?  |                                  | Your spouse?  |                       |
| How is your credit? (Ugly is Ok!) Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/> Ugly <input type="checkbox"/> None <input type="checkbox"/>   |                                  |   |                       |
| <b>My Housing Needs</b>  |                                  |   |                       |
| Do you have an idea of the price range home you are looking for?   |                                  |   |                       |
| In which area(s) do you wish your next home to be in? I'm open <input type="checkbox"/> <b>OR</b> City _____ County _____ Zip Codes _____  |                                  |   |                       |
| How soon are you looking to purchase your next home?   |                                  | Are you in the Military or a Veteran?   |                       |
| Minimum # bedrooms you require?  | Minimum # bathrooms you require? | Do you require a Garage?  |                       |
| Do you have any other special requirements?  |                                  |   |                       |
| <b>How did you hear about us?</b>  |                                  |   |                       |
| Flyer <input type="checkbox"/> Sign <input type="checkbox"/> Radio <input type="checkbox"/> TV <input type="checkbox"/> Internet <input type="checkbox"/> Billboard <input type="checkbox"/> Friend <input type="checkbox"/> Relative <input type="checkbox"/> Name: _____   |                                  |   |                       |
| Please accept my application and I hereby give you and any of your team my authorization to request credit reports from up to three consumer credit reporting agencies on my behalf. I understand that I have three (3) business days to cancel this application and thereafter my processing fee becomes non-refundable. I have read and understand the application and the Terms and Conditions of enrollment. I understand that when a property is found that I like I will be required to pay a background check fee of \$35 at that time. If this Credit Analysis Application is being taken in conjunction with a property application then my fee is \$50 + \$35 = \$85. I give this company my permission to contact me now and in the future by phone, text, email and/or mail. I understand that the company may have business relationships with various vendors and I am under no obligation to buy any property or accept any advice or to use any suggested vendor unless I choose to do so. |                                  |   |                       |
| Signature _____  |                                  | Date _____  |                       |
| Do Not Write Below This Line – Staff Only  |                                  |   |                       |

Your Company Name – Phone XXX-XXX-XXXX Fax XXX-XXX-XXXX eMail Address [Info@YourSellingWebsite.com](mailto:Info@YourSellingWebsite.com) Website [www.YourSellingWebsite.com](http://www.YourSellingWebsite.com)

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