



Client Responsibilities Agreement

This agreement explains your responsibilities and Turning Point Ministries' commitments to you.

Updated June 2019

When you are selected as a candidate, you agree, by your initials and signature, to do several things, which Turning Point has outlined to maximize your potential for success as a homeowner. This agreement does not constitute a contract nor is it a loan guarantee. It is an agreement of understanding between Turning Point Ministries and you, the prospective homeowner.

The parties understand and agree that the real estate sales transaction contemplated herein will require execution of numerous separate documents, including but not limited to, purchase contract, promissory notes, assignments, deed restrictions, warranty deed and related documents.

Please INITIAL

_____ I have a particular need to live in Edmond. That need is _____

_____ I understand my house will be built with my labor as well as with volunteer labor.

_____ I understand my house will be constructed with a significant amount of donated money and materials. The amount of these donations for my home will be determined by Turning Point.

_____ I understand Turning Point does NOT build custom homes. The plan, lot, and decorating selections are determined by Turning Point.

_____ I understand Turning Point cannot guarantee completion dates.

_____ I am willing and able to wait two (2) years or more from the time I am qualified for a Turning Point home.

_____ I understand Turning Point homes are only built in Heritage Village in Edmond, Oklahoma.

_____ I understand a Background Check will be part of my application process and the information will be shared with the Turning Point Board.

_____ I understand I will be assigned a mentor who will be my contact with Turning Point during the construction of my home and through the closing. .

Sweat Equity:

___ I understand that I will pay for my home through an initial down payment, a monthly home mortgage, and through 200 volunteer hours called “sweat equity. Of the 200 hours of sweat equity, 125 must be completed by the homeowner, 75 may be donated by friends and family on Turning Point Builds (donated hours must be completed on Turning Point Builds. Friends that volunteer at other places in the community may not donate those hours). I understand that occasionally, we have gaps in work available on Turning Point Builds. In the event this happens, some volunteer hours completed in the community by the homeowner **MAY** be counted at the discretion of the board.

Most of the volunteer opportunities at Turning Point are performed in the heat or cold since most are completed prior to the installment of heat/air. If you believe that you are physically unable to safely complete these tasks under these conditions, please request permission from your mentor to complete your hours at an alternate site. You are the only one who knows your physical limitations.

___ I understand that I must volunteer at my own health risk and that Turning Point is not liable if I choose to perform activities on Turning Point Builds that are beyond my physical limitations or which violate orders from my physician.

___ I agree to work toward completing all required “sweat equity hours” and will complete these hours prior to closing on my home. I will track my own hours using the system that Turning Point has in place for this.

Regularly, you and your mentor will review your hours to see that you are progressing toward completion of your hours. Your mentor will help you find volunteer jobs so you can complete all your hours prior to the closing on your home. You should sign up for Turning Point volunteer hours via Turning Point’s online system- You are responsible for giving your e-mail address to our volunteer coordinator so that you can be added to our volunteer database. This will ensure that you will be aware of all volunteer activities.

___ I understand that after I have completed 150 of the 200 volunteer hours, completed the client agreement, attended the homebuyer’s class, completed Financial Peace University, & am pre-qualified for a mortgage, I am eligible to be placed on a waiting list for a Turning Point home. There may be others on the list, as well. My Turning Point Representative will be able to tell me if there are other future homeowners ahead of me, and try to give me an idea when a home that is suitable for my family size will be available. I will not be eligible to purchase a home until I have completed the additional volunteer hours. If I have not completed my volunteer hours prior to the completion of the home I have been promised, I will lose my place in line if there is another family behind me that has completed all of the requirements.

___ I agree that after I have completed my 200 volunteer hours, completed the client agreement, attended the homebuyer’s class, completed Financial Peace University, & am pre-qualified for a mortgage, I am eligible to write a contract on a home. I understand that homes are sold on a first-done, first-serve basis.

___ I understand that contracts will **NOT** be written for homes until the homes are complete.

___ I understand that if I do not meet the requirements outlined above, or if I am unable to make the commitments required, I will not be financially compensated for sweat equity hours my family/friends or I have provided.

Examples of work, which you may submit for consideration of your sweat equity plan:

- Turning Point workdays at your house or another's house
- Turning Point fundraising events
- Educational sessions
- Doing mailings and other clerical work
- Preparing and serving food to volunteers
- Raising funds and doing public-relations activities
- Participating in Turning Point special events
- Participating in other assigned community service activities (at the discretion of the board)

Sweat Equity work hours that will NOT be counted

- Hours where volunteers are present but not actively working
- Packing and moving
- Interior wall painting if you desire a color other than the standard color.
- HOA responsibilities
- Hours completed at alternate sites that have not been approved by the Turning Point Board.

Turning Point is a partnership with our clients. We provide an opportunity for you to purchase a home, not give you a home. By working together, we develop a sense of partnership and mutual respect. It is as good to live in a home that you have helped build as it is to help build a home for someone else. Once you become a homeowner, we encourage you to "pay it forward" by helping someone else become a Turning Point homeowner.

Work at a construction site can be fun and rewarding. Partner clients are expected to work side by side with volunteers. When construction is scheduled, it is important to arrive on time, join in lunch and special celebrations, and help with cleanup at the end of the day. Construction skills are not necessary, but willingness to learn and a cooperative attitude are important attributes of a good partner. It takes a large circle of friends to build a Turning Point house and partner clients should be at the center of that circle working together to build communities...one house, one family at a time.

_____ I agree to attend any required homeownership classes before a contract is written. Attendance will count toward sweat equity hours.

_____ I agree to attend Financial Peace University before a contract is written. I understand that I can purchase a discounted kit from Turning Point. Upon completion of FPU and providing a certificate to my mentor, I will be reimbursed for the kit, provided I purchased it through Turning Point. Upon completion of FPU, I will receive 30 hours toward my sweat equity hour total.

_____ I agree to be an active productive member of my neighborhood community association.

_____ I agree to attend all meetings scheduled by my mentor.

_____ I agree to keep my mentor informed about changes in my family size or household income.

_____ I understand that I must provide a prequalification letter to my mentor from a lending institution prior to signing a contract.

_____ I understand that I may have a non-resident co-signer on my loan, but the co-signer may not be listed on the title for my home.

_____ I understand Turning Point is a faith-based ministry and I will attend a dedication of my home, which will be held prior to occupancy. At the dedication I will receive the gift of a Bible.

_____ I understand Turning Point encourages me to be a continuing partner in providing decent and affordable housing in our community. This includes, but is not limited to, construction, fundraising, and public relations for Turning Point projects.

_____ I agree to follow all guidelines and policies established by Turning Point.

_____ I understand my acceptance as a Turning Point partner is based on the information contained in my application. I will notify Turning Point as soon as possible if there is a significant change in my financial situation.

Closing Costs and Mortgage Payments

_____ I agree to begin saving toward my \$1,000 down payment upon acceptance by Turning Point as a candidate. My down payment will be made at the time I sign a contract and will be accepted by Turning Point Ministries as earnest money.

_____ I understand a final credit check will be performed prior to closing to ensure eligibility.

_____ I agree to make monthly HOA (Home Owner's Association) payments by automatic withdrawal from an authorized bank account

_____ I understand the taxes, insurance and the homeowner association dues portion of the house payment may increase annually, adding to the amount of the total monthly payment.

Homeownership Commitments

_____ I understand my well-kept property encourages volunteers and financial contributors to continue to support Turning Point's work. Therefore, I agree to accept responsibility for upkeep of my home and property as an example to the community. This means I will keep the walks cleared of snow, and the trash removed from my yard. I will keep the streetscape of my home/front porch/yard free of stored items, including toys, and grills. I agree to maintain the exterior of my home in good repair, including, but not limited, to painting when needed. I will store my trash and recyclable cans out of site of the street except on trash day. I agree not to park or store non-drivable motor vehicles on my property or in any visible location within the Turning Point community-

_____ I understand that failure to comply with the above may result in a fine from my neighborhood community association and, if not paid, will become a lien to my property.

_____ I agree to use my garage and/or carport to park my car(s) and will not store personal property in open view of the street. I understand my garage or car/port is not to be converted into living space.

_____ I agree not to rent or sublet my home or any portion of my home, except in special circumstances, which are approved by Turning Point.

_____ I plan to live in my home, and am not purchasing this home as an investment property. At this time, I do not plan to sell this home in order to recover the instant equity I have in the home. This home is not a temporary housing situation for me.

_____ I agree to perform all necessary repairs and maintenance to my Turning Point house. I understand that this upkeep may involve expenses in addition to my mortgage payment.

Homeowner Guidelines:

_____ I understand my home will be determined by the size of my family and my ability to service my mortgage.

_____ I understand all Turning Point homes are pre-built and will be sold on a “first qualified, first-served basis.” Any deviation from the purchase order will be at the sole discursion of Turning Point.

_____ I understand if I do not accept the pre-built home that I am offered, I may incur an extended wait for another property to become available.

_____ I understand that certain gifts, supplies and contractor labor may be donated to Turning Point; however, no donation will be earmarked for an individual home purchase/price.

Turning Point provides decent, affordable housing and will build a home for you within our policy guidelines. We will comply with all applicable health, and building ordnances and codes. By signing this agreement, you indicate you understand Turning Point will work with you in developing a simple, affordable home for you and your family.

When a closing is set, the appropriate documents will be signed. Your monthly house payments will include the payment of principal on the mortgage, insurance and property taxes.

_____ I understand that any variance to this agreement will require a written request and approval by the Turning Point board in order to be implemented.

Read and understood this day of _____, 20_____.

Applicant’s Name (please print) _____

Applicant’s Signature: _____

Co-Applicant Name (please Print) _____

Co-Applicant’s Signature _____