

Registration For Community Empower Lease-To-Own Program

Welcome to Community Empower, brought to you by HYCA Financial Services, LLP. To register for this program, please complete and sign this registration. For more information, please call 1-800-362-6101. **If you wish to pay by credit card, please write your credit card number and expiration date on this form.**

Step 1:	Step 2:	Step 3:
Please complete this application and sign it.	Include payment to: HYCA Financial Services, LLP. The cost is \$99.	Mail to: HYCA Financial Services, LLP 8150 N. Central Expy., Suite 1725 Dallas, TX 75206

How did you hear about Community Empower?	<input type="checkbox"/> Loan Officer <input type="checkbox"/> TV <input type="checkbox"/> Radio <input type="checkbox"/> Newspaper <input type="checkbox"/> Magazine <input type="checkbox"/> Direct Mail <input type="checkbox"/> Web Site <input type="checkbox"/> Other:
If you were given a source code, please enter it here:	
Are you a first-time home buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you owned a home in the last 36 months? <input type="checkbox"/> Yes <input type="checkbox"/> No

Payment Method:							
<input type="checkbox"/> I have attached a cashier's check or money order <input type="checkbox"/> I wish to pay by credit card The non-refundable fee is \$99.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Credit card number:</td> <td style="width: 50%;"></td> </tr> <tr> <td>Credit Card Expiration:</td> <td>Month: Year:</td> </tr> <tr> <td>Credit Card Type:</td> <td><input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AmEx <input type="checkbox"/> Discover</td> </tr> </table>	Credit card number:		Credit Card Expiration:	Month: Year:	Credit Card Type:	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AmEx <input type="checkbox"/> Discover
Credit card number:							
Credit Card Expiration:	Month: Year:						
Credit Card Type:	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AmEx <input type="checkbox"/> Discover						

Registration Information:	Applicant	Co-Applicant
Full Name: (First, Middle, Last. Also include Suffix, such as Jr., Sr, II, III, if any)		
Home Phone #:	()	()
Work Phone #:	()	()
Birth Date (mm/dd/yyyy)		
E-mail Address:		
Social Security Number:		
Citizenship / Residence Status:	<input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien	<input type="checkbox"/> US Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien
Current Street Address:		
City, State, Zip:		

If you have lived at the above address less than 2 years, please provide your previous address below:		
Previous Street Address:		
Previous City, State, Zip:		

Monthly Income:	Applicant	Co-Applicant
Monthly Gross Income: (Before taxes and insurance. Exclude Social Security, Pension and Disability.)	\$	\$
Monthly Social Security Income:	\$	\$
Monthly Pension or Disability Income:	\$	\$
Other Documentable Income: (i.e.: income that is reported on tax returns)	\$	\$

(* indicates optional fields)

Monthly Expenses:	Applicant (approximate)	Co-Applicant (approximate)
Monthly Housing Rent:	\$	\$
Taxes Withheld From Pay:*	\$	\$
Monthly Transportation Costs:*(Car payments, auto insurance, fuel, etc)	\$	\$
Monthly Groceries and Restaurant Costs:*	\$	\$
Monthly Alimony and/or Child Support Costs:*	\$	\$
Monthly Utility Costs:*(Electricity, Gas, Water, Phone, etc)	\$	\$
Monthly Insurance Costs:*(Health insurance, Life Insurance)	\$	\$
Monthly Personal Costs:*(Medical, Clothing, Hair, Gifts, etc)	\$	\$
Monthly Miscellaneous Costs:*(Child Care, Education, Donations, Tithes, Savings, Equipment, Fees, etc)	\$	\$

Assets:	Applicant (approximate)	Co-Applicant (approximate)
Checking Account(s) Balance:	\$	\$
Savings Account(s) Balance:	\$	\$
Value of Stocks/Bonds:*	\$	\$
Value of Retirement Funds:*(i.e.: 401k, IRA, etc)	\$	\$
Other Assets:*(i.e.: Automobile, Business Owned, etc.)	\$	\$

Employment:	Applicant	Co-Applicant
Employment Type:	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Disabled <input type="checkbox"/> Unemployed	<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Disabled <input type="checkbox"/> Unemployed
If you have been unemployed anytime during the past 2 years, please provide the reason:	<input type="checkbox"/> Student <input type="checkbox"/> Medical Problems <input type="checkbox"/> Parental Leave <input type="checkbox"/> Lay-Off <input type="checkbox"/> Self-Employed	<input type="checkbox"/> Student <input type="checkbox"/> Medical Problems <input type="checkbox"/> Parental Leave <input type="checkbox"/> Lay-Off <input type="checkbox"/> Self-Employed

Information For Government Monitoring Purposes*:	Applicant	Co-Applicant
Ethnicity:*	<input type="checkbox"/> Native American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Hispanic <input type="checkbox"/> African-American <input type="checkbox"/> Other <input type="checkbox"/> Prefer Not To Answer	<input type="checkbox"/> Native American <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Hispanic <input type="checkbox"/> African-American <input type="checkbox"/> Other <input type="checkbox"/> Prefer Not To Answer
Marital Status:*	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Sex:*	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

*This information is requested by the Federal Government for certain types of loans to monitor the Lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it.

Approximate Price-Range Of Desired Home:	Type of Property Desired: (Manufactured Homes, Mobile Homes and Cooperatives Are Not Eligible)
\$	<input type="checkbox"/> Single-Family, Detached Home <input type="checkbox"/> One-Unit, Single-Family Condominium <input type="checkbox"/> One-Unit, Single-Family Planned Unit Development

User / Applicant Terms and Conditions

YOU, THE "USER", MUST READ THE FOLLOWING TERMS AND CONDITIONS OF THIS SERVICE: You understand that by checking on the "I AGREE box" immediately following this notice, and by signing below you give your permission and direction to start a credit file pull to your counsellor, you are providing "written instructions" for a consumer requested service to "us" or "we" (Community Empower, HYCA LLC, HYCA Financial Services, LP, and affiliates collectively "HYCA" and the Community Empower network participants, who are selected non-affiliated third parties collectively, "CE Network Participants") under the Fair Credit Reporting Act (FCRA), and all other applicable statutes, authorizing us to obtain information from your personal credit profile from Experian and/or the other Credit Bureaus. You authorize HYCA and your counsellor to obtain such information solely to provide you with an analysis of your Consumer Credit Report and these loan preparedness services.

Under the Fair Credit Reporting Act any person who knowingly and willfully obtains credit information from a consumer reporting agency under false pretenses or violates any of the provisions of the FCRA, or the Credit Repair Organizations Act may be liable for civil penalty. By checking "I Agree," you certify that you are the person named above and that you are authorizing this request to receive your consumer credit report and the loan preparedness analysis for your personal review and the provision of these services. By submitting the required elements on this order page, we are on your behalf processing your request. Due to the fact that we are charged to perform your request by any and or all of the three national repositories, we have a NO REFUND policy. In the event that you cannot authenticate the required items in order to view your report, you will be given contact information that in turn will help you obtain the requested report(s). This contact information includes a toll-free telephone number and e-mail address. We in turn will respond to your request within one business day. Upon completion of the authentication process, you will have the ability to view your report(s), upon request.

In some cases, a user may have to complete a permission or request form. During this process a user may opt to submit contact information (such as name and email address, etc.). We may use this information to contact the user about services on our site for which he has expressed interest. It is required for the user to provide unique identifiers (such as, username and password), and encouraged so we can provide accurate data and protect personal privacy from our site. We may also require a user's, address, social security number, and other unique information to provide data as it relates to credit information. We request information from the user on our order form. A user must provide contact information (such as name, email, and shipping address) and financial information (such as credit card number, expiration date). This information is used for billing purposes and to fill customer's orders. If we have trouble processing an order, the information may be used to contact the user. Otherwise, the user will be given information to contact HYCA as it relates to their request. The information collected from the user will only be shared with affiliate owned sites if the information requested came from that site. The information collected from you will not be shared with other parties, companies or mailing lists. Your credit card information is processed with a secure connection through our Merchant Services provider.

Though we make every effort to preserve user privacy, we may need to disclose personal information when required by law wherein we have a good-faith belief that such action is necessary to comply with a current judicial proceeding, a court order or legal process served on our Web site. We may partner with other third parties to provide specific services. When a user requests particular services, we share names, or other contact information that is necessary for the third party to provide these services. These third parties are not allowed to use personally identifiable information except for the purpose of providing these services. Any warranty or liability arising from the user's request of a particular third party service is solely between the user and the third party service provider and in no case shall imply liability to HYCA LLC, and its affiliates.

By your checking the "I Agree box", and by signing below you give your permission and direction to start a credit file pull to your counsellor, you agree that HYCA's liability to you for claims or damages suffered by you, arising out of your use of HYCA's services is limited to the return of payments received by HYCA from you. And in no event is HYCA collectively liable for consequential damages arising from the use of the software or its processes. This Web site may contain links to other sites. Please be aware that we, HYCA LLC and its affiliates, are not responsible for the privacy practices of such other sites. We encourage our users to be aware when they leave our site and to read the privacy statements of each and every Web site that collects personally identifiable information. The Community Empower web site takes every precaution to protect our users' information. When users submit sensitive information to our web site, their information is protected both online and off-line. When our order form asks users to enter sensitive information (such as social security number), that information is encrypted and is protected with the encryption software SSL. While on a secure page, such as our order form, the lock icon on the bottom of Web browsers such as Netscape Navigator and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open, when users are just 'surfing'. While we use SSL encryption to protect sensitive information online, we also use special procedures to protect user-information off-line. Only employees who need the information to perform a specific job (for example, our billing clerk or a customer service representative) are granted access to personally identifiable information. Finally, the servers that store personally identifiable information are in a secure environment. You will receive an analysis of your Experian credit report. It will indicate your loan preparedness and show you the positive and negative factors that affect your loan readiness and overall credit health. This service analyzes and reports on these factors using an independent loan readiness and scoring system not affiliated with the credit bureaus, or Fair Isaac Corp. or the "so-called" FICO score.

Notwithstanding anything contained above, the user agrees that HYCA, HYCA Financial Services, LP, its affiliates and the Community Empower network participants will not be held liable for consequential damages arising from the use of this software or its processes. If users have any questions or suggestions regarding our privacy policy, please contact HYCA at: HYCA Financial Services, Campbell Centre II, 8150 North Central Expressway, Suite 1725, Dallas, TX 75206 Email: contact@communityempower.com

I agree to these Terms and Conditions.

Privacy Information For California Residents Only:

CE has a legal obligation to keep your non-public information confidential. CE Network Participants who are a non-affiliated third party part of these programs have the same legal obligation for keeping your non public information confidential. By checking below, you agree CE has your permission to share your necessary non-public personal information with only CE Network Participants.



I have read the California privacy information and agree to these Terms and Conditions.

Applicant Name: _____ Date: _____ Signature: _____

Co-Applicant Name: _____ Date: _____ Signature: _____