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THE "RAP" SHEET

RAP stands for Rehabilitating American Pride, which was created to help needy people by working together.

June 2018

Special points of interest:

- We believe everyone is entitled to own property without hassles or worries of losing it
- We will do all we can to help individuals and families
- We will do all we can to help businesses
- And, we will do all we can to help those who are less fortunate

**HAPPY
FLAG
DAY**
Thursday, June 14,
2018



We also celebrate Father's Day on Sunday, June 17, 2018. Here is a little poem I wrote to tell my dad just how I feel.

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Father, I wrote this poem to say
That I thank God for you and not just on this day.
The things you taught me have helped me through life
To appreciate what I have, my children and my wife.
Now that I'm an adult with children of my own
I share with them the love that you've shown.
I took time and taught them things you taught me
And I knew it would help them to be the best they can be.
My children are grown with children of their own
And they teach them the things that they've been shown
As I am like you, my children and theirs are a lot like me
Which proves the old saying about the apples and the tree.
You're in heaven now, but this poem is true,
I'm lucky to have you as my dad, I love you.

Home Advisor and Property Assistance (HAPA)

A New Path to Home Ownership

*Over \$1 billion provided to help more than
9,000 people with 2,500 pets find
A New Path to Homeownership®*

Program Summary:

HAPA, working with a National, Non-Profit Organization, provides responsible households a transparent path to homeownership through its Lease with a **Right** to Purchase Program. The program provides five years* of rent certainty with an initial financial commitment of just one year.

*In Texas, the maximum total lease term is 3 years

How it Works:



You and your family qualify for the program



Find an approved home that suits your



A National Non-Profit Org. buys the home and leases it to you



Household has the RIGHT to purchase the home

	Standard Rent to Own	HAPA's Rent to Own
Sign a Lease	✓	✓
Financial Commitment Limited to One Year	✓	✓
Security Deposit Required	✓	✓
Rental Rate Certainty	Typically 1-2 years	5 years (3 in Texas)
RIGHT to Purchase	NO	✓
Mutual Responsibility to Maintain Home	NO	✓
Right to Purchase Home At Pre-determined	NO	✓
Choice of Many* Homes Available	NO	✓

*Based on qualifying factors



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For more information or to see if you qualify,
Call us—Phone: 951-348-5234 or 951-807-9436

More information About Lease With Right To Purchase

WORK WITH A
NATIONAL
Non-Profit

Organization that has a special program. The program provides the opportunity to Lease "Rent" the home you choose with the **RIGHT** to Purchase as part of the program.

You first, have everyone in your household, over the age of 18, fill out an application. Once you are qualified, FD Options will help you with the next step.

FD Options, working through our Home Affordable Property Assistance (HAPA) program, will help you find the home that fits your needs and qualifies for the program.

The Non-Profit Organization will inspect the home, and fix up anything that needs fixing. Then you and your family will move into the home and you only pay first and last lease payments as a down payment. You can lease the home for up to 5 years (3 years in Texas).

As the chart on page 2 shows, you and the Non-Profit Organization will share the responsibility and cost for any repairs while you are leasing the home.

Agreements

The initial term of the Lease is generally one year, and the Lease automatically renews every year as long as the resident is in compliance with the Lease and Right to Purchase Agreement. Each year, the resident has the right to give notice that he/she does not want to renew the Lease for another year. If for any reason the resident decides to leave the home at the end of a Lease term and is in compliance with the Lease, the full security deposit will be returned.

The resident's financial commitment is limited to the initial term of the Lease. The resident does not have to renew the Lease after the initial term. The maximum number of years of the Lease is five in most states and three in Texas.

Over the life of the Lease, subject to applicable laws, the Non-Profit Organization expects residents to treat the home as their own, maintain the lawn and garden, remove snow or debris, and complete minor repairs.

The resident's Right to Purchase Agreement (and therefore Right to Purchase) is in effect as long as the Lease is in effect, and the resident is in compliance with these two agreements.

The Right to Purchase Agreement gives the resident the right to purchase the home from the Non-Profit Organization at a pre-defined price for each year of the Lease, as long as the resident is in compliance with the Lease and the Right to Purchase Agreements.

The maximum number of years a resident can rent the home and have the Right to Purchase is five years in most states and three years in Texas. The Right to Purchase does not obligate the resident to buy the home.

A Maintenance Adjustment is Included in Purchase Price

The purchase price in your Right to Purchase, as set at the time you enter into the lease, will include an adjustment equal to \$2,500 (the "Maintenance Adjustment"). If you choose to purchase the home, and the maintenance costs covered by the Maintenance Adjustment actually incurred by the Non-Profit Organization, during the lease are less than the Maintenance Adjustment, the purchase price of the home at closing will be reduced by the unused amount of the Maintenance Adjustment.

The Maintenance Adjustment generally may be used to cover the cost of any repairs, renovations, replacements or improvements to the home.

WORD SEARCH

B E D E I R R E B W A R T S P
 V A C A T I O N S T U N O D A
 H O T I U S G N I H T A B L U
 P A N C A K E S R E L A X F L
 N S E H C A E B Y D N A S I B
 O C F A T H E R S D N E L S U
 L I A O H E B A B A R A O H N
 E T M U R I F L T E S G G I Y
 M O I D A D S I H A W L G N A
 R I L G A L O T S Y E E I G N
 E R Y M A N E B O O E L N E D
 T T O Z A G F F R Y T E G K A
 A A Y L O E L O P G A L F A Y
 W P E T D O Y A D G A L F L M
 S T A R S A N D S T R I P E S

Search Puzzle

Starting on the top row and always reading from left to right, select the unused letters.

They will form a word or phrase related to May.

Put the letters into the boxes below.

SOLUTION ON

Babe
 Bathing suit
 Dad
 Donuts
 Eagle
 Family
 Father
 Fishing

Flag Day
 Flag pole
 History
 Lake
 Logging
 National
 Pancakes
 Patriotic

Paul Bunyan Day
 Relax
 Sandy beaches
 Stars and Stripes
 Strawberries
 Together
 Vacation
 Watermelon

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June WORD

Search Puzzle

Here is the word search puzzle solution

The phrase formed by the unused letters is in the boxes below.

**Flag Day is
celebrated on
Wednesday,
June 14, 2018**



B E S E I R R E B W A R T S P
 V A C A T I O N S T U N O D A
 H O T I U S G N I H T A B L U
 P A N C A K E S R E L A X F L
 N S E H C A E B Y D N A S I B
 O C F A T H E R S D N E L S U
 L I A O H E B A B A R A O H N
 E T M U R I F L T E S G G I Y
 M O I D A D S I H A W L G N A
 R I L G A L O T S Y E E I G N
 E R Y M A N E B O O E L N E D
 T T O Z A G F F R Y T E G K A
 A A Y L O E L O P G A L F A Y
 W P E T D O Y A D G A L F L M
 S T A R S A N D S T R I P E S

B	E	H	O	L	D	T	H	E	F	L	A	G	:	A
S	Y	M	B	O	L	O	F	F	R	E	E	D	O	M

If you would like to submit an article for our newsletter, please contact Joe Gauthier at 951-807-9436 or you can send me an email at fdo.editor@aol.com.

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