

Jewel Estates Cooperative, Inc.

Application for Membership Packet ~ Cover Sheet

Enclosed you will find the following documents:

1. Letter to Applicants
2. Co-op Living
3. Application for Membership
4. Summary of Rights Under FCRA
5. Bylaws/ Community Rules/ Occupancy Agreement Acknowledgement Form
6. Creditworthiness Criteria
7. Criminal background Criteria
8. Consumer Authorization and Release Form
9. Pet Registration – when applicable
10. Member Interest Questionnaire
11. Community Rules
12. Cooperative Bylaws
13. Member Occupancy Agreement
14. NH Criminal Record Release Form – DO NOT RETURN TO CO-OP*

NOTE: The seller and the realtor should be given copies of:

15. Selling the Home- Homeowner Responsibilities

*** NOTE**

- Applicants who are 18 years or older are required to obtain a certified copy of a NH Criminal Record and submit it with the application.
- For your convenience, a copy of the NH Criminal Record Release form is included in this packet.
- Applicants must complete the form and submit it to the state, either in person or by mail
- The certified copy of the criminal record must be returned with the application.
- Applicants **who have lived outside the state of NH** at anytime during the previous 3 years are required to obtain a certified copy (copies) of his/her Criminal Record from each state where he/she has resided during the previous 3 years.

For more information, see the enclosed “Letter to Applicants.”

Jewel Estates Cooperative, Inc.

Letter to applicants

Thank you for interest in our community. We hope you consider joining us as resident owners. We strive to maintain a positive and well-kept community.

About the community

- ◇ This is a people-oriented community, we help each other
- ◇ Good roads, water lines and sewer line
- ◇ Conveniently located for natural beauty, employment, and shopping
- ◇ Clean and well-maintained
- ◇ Strong sense of community
- ◇ Members (you) create and live by the community rules. Please read them before you join.

About the application process

- Complete the application.
- Return it **fully completed** with all of the requested documentation, including:
 - ◇ **Application for Membership**
 - ◇ **Consumer Authorization and Release Form**, completed by all applicants 18 years of age or older
 - ◇ A copy of **photo identification** for each applicant 18 years of age or older
 - ◇ **Community Rules/Bylaws/Occupancy Agreement Acknowledgment Form**
 - ◇ **Non-refundable Application Fee** of \$ 95 for each applicant who is 18 years of age or older
 - ◇ **Proof of income**, including the previous 6 month's (week's) pay-stubs and the previous year's Federal Income Tax Returns, proof of Social Security and/or SSD income, annuities and/or proof of any other sources of income
 - ◇ **Pet Registration, if applicable**
 - ◇ **Member Interest Questionnaire**
- Please note that **incomplete applications will be returned to the Applicant**, along with a Notice of Adverse Action
- Attend an interview with the Membership Committee
- Await approval by the Cooperative's Board of Directors
- **Complete** applications will be processed within 14 calendar days. Applicants are notified of their acceptance or denial in writing.

After you are approved, before you may move in

- Pay your \$300 Membership Fee (this one-time fee is fully refundable when you sell your home, minus any outstanding fees owed to the cooperative)
- Execute the Occupancy Agreement, with all household members listed
- Pay your first monthly lot rent of \$595
- Cooperative Board of Directors signs the deed, and you close on your home

After you move in

- Learn how the cooperative works; attend a board meeting
- Sign up to participate on a committee
- Get to know your neighbors- you are now part of the community!

If you have questions, please call _____, Chair of the Membership Committee.

He/she can be reached at _____ (email) or by calling _____

Co-op living

Living in a co-op community is different than living in an investor-owned park. This type of community living is unique – homeowners in resident owned communities are not simply tenants in a park, they are *members* of a co-op and *owners* of a business. As a co-op member it is important to understand that:

- The cooperative is a business incorporated under N.H. RSA 301-A, Consumers' Cooperative Associations. It is owned by its members. Individual homeowners do not own the land underneath their homes; the co-op does.
- The co-op has member-approved bylaws, which spell out how the business is governed.
- The co-op is democratically governed by a one-member, one vote system. Each member-household has equal decision-making authority.
- New homeowners moving into the community are required to become members and enter into an **Occupancy Agreement**, binding them to the bylaws and community rules.
- Members elect a board of directors to carry out the day-to-day tasks of running a business. The board then appoints committees to take on other tasks.
- Members have control over big decisions, such as carrying charges (rent), approving the annual budget, electing a board and amending the bylaws or community rules.
- Members can be expelled from the cooperative (which is *different* than being evicted from the community) for obstructing the management of the co-op. This is a serious matter and not to be taken lightly – members who are expelled lose voting privileges and typically pay a higher lot rent.

The board and the appointed committee members must adhere to the co-op's bylaws and rules, as well as to state and federal laws. They are also co-op members, and are accountable to their fellow members. They must run the co-op in a fair, consistent, democratic and business-like manner.

Co-op membership has rewards, rights and responsibilities. The strength of a resident-owned community is directly related to the participation and commitment of its members. By participating in the co-op, members can help reduce costs, build a vibrant neighborhood and grow as leaders. Participation includes everything from baking brownies for the annual community barbecue to operating the well system, from an hour a month to a two-year commitment on the board of directors.



Jewel Estates Cooperative, Inc.
Application for Membership

All information must be filled out completely. Incomplete applications will be returned to the applicant(s). If a question does not apply, place "n/a" in the space provided. Please print all information legibly.

Applying for: _____ (Address)

Current owner: _____

Applicant: _____

Co-applicant: _____
(if more than two applicants, please ask for an additional application)

Name(s) on deed: _____

Current address: _____(street)

_____ (city, state, zip)

Home phone: _____ Work phone: _____

Length of time at this address: _____

Current landlord: _____ Phone: _____

If less than three (3) years at current address, list previous addresses:

Address (street, city, state, zip):

Landlord: _____ Phone: _____

Address (street, city, state, zip):

Landlord: _____ Phone: _____

Applicant employer: _____ Phone: _____

Address: _____

Co-applicant employer: _____ Phone: _____

Address: _____

Please list all sources of *monthly* income to be considered towards payment of lot rent:

Applicant income:

Co-applicant income:

Amount \$ _____ Source _____

Amount \$ _____ Source _____

Amount \$ _____ Source _____

Amount \$ _____ Source _____

Amount \$ _____ Source _____

Amount \$ _____ Source _____

Anticipated monthly expenses:

Mortgage(s): _____

Car Payment(s): _____

Electric: _____

Auto Insurance: _____

Cable/Internet: _____

Homeowners Ins.: _____

Heat: _____

Phone(s): _____

Lot Rent: _____

Number of persons who plan to occupy home _____

Are you or any members of your household required to register as a sex offender?

Yes No

Please list three personal (not professional) references who can speak to your likelihood to pay your rent in a timely manner, obey the community rules and be a good cooperative member. References may not include relatives.

1. Name: _____ Phone: _____

Relationship: _____

2. Name: _____ Phone: _____

Relationship: _____

3. Name: _____ Phone: _____

Relationship: _____

Please read the following information before signing this application:

To join Jewel Estates Cooperative, I/we are aware that a Membership Fee of \$300 must be paid before I/we occupy the home. I/we understand that I/we may not move in until approval is made. I/we understand that the home must be lived in by the family/household purchasing and cannot be rented out except under clear cases of hardship as determined by the Cooperative Board of Directors.

The Cooperative does not discriminate based on age, sex, race, creed, color, marital status, familial status, physical or mental disability or national origin or on account of that person's sexual orientation in the approval of its members.

Information provided in this application found to be false may serve as immediate grounds for denial of membership.

Disclaimer: I understand that should I be accepted as a member of the Cooperative, failure to provide accurate information on this Application for Membership may be grounds for member expulsion according to the Cooperative Bylaws. Such expulsion would result in the loss of membership. Loss of membership/expulsion would result in the loss of voting privileges, an increased monthly lot rent, and may lead to eviction. By signing this application, I attest that this is accurate and true information to the best of my knowledge.

Applicant signature: _____ **Date:** _____

Co-applicant signature: _____ **Date:** _____

NOTE: Applications that are incomplete, illegible and/or are not accompanied by the proper documentation will be returned to the applicant(s).

Jewel Estates Cooperative Inc.
Consumer Authorization and Release

(Please print clearly)

Applicant _____
 First MI Last

Social Security # _____ - _____ - _____

Date of birth _____ / _____ / _____
 mo day year

Current address

city state zip

How long? _____

Co-Applicant Name _____
 First MI Last

Social Security # _____ - _____ - _____

Date of birth _____ / _____ / _____
 mo day year

Current address

city state zip

How long? _____

I/We hereby authorize **First Choice** to obtain my/our consumer report/credit information, credit risk scores and other enhancements to my/our consumer report (hereinafter collectively referred to as "Report") from one or more of the three national credit reporting repositories (Equifax, Experian, Trans Union) and provide a copy of the Report to:

First Choice for the purpose of assessing my/our **Application for Housing and Membership** in Jewel Estates Cooperative. I/We understand that ‘other enhancements’ includes conducting a national criminal background check, to which I/We give my/our consent.

This authorization is intended to comply with a consumer report request as set forth in 15 U.S.C. 1681b(a)(2).

I/WE further authorize the **Jewel Estates Cooperative, Inc.** to contact the references listed on my/our application in order to assess my/our **Application for Membership** in said Cooperative.

I/WE further authorize the **Jewel Estates Cooperative, Inc.** to verify past and present landlord references in order to assess my/our **Application for Membership** in said Cooperative.

It is understood that a photocopy and/or facsimile of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my/our **Membership Application**.

Applicant

Date

Co-applicant

Date

Jewel Estates Cooperative, Inc.

Bylaws/Community Rules/Occupancy Agreement Acknowledgement Form

I/We _____ are applying for membership in the Cooperative for the lot located at 74 Daniel Webster Highway, Merrimack, NH. I/we have received and read a copy of the _____ Bylaws, Community Rules, and **Occupancy Agreement**.

By signing and dating this form, I/we acknowledge that we understand and will obey the Bylaws, Community Rules, and **Occupancy Agreement** of _____.

If I/we do not follow these bylaws and rules, I/we understand that this could be grounds for expulsion from membership and/or eviction from the community.

Applicant signature: _____ Date: _____

Co-applicant signature: _____ Date: _____

Jewel Estates Cooperative, Inc.

Pet Registration Form

Please fill out one form per pet.

Please attach a photo of your pet to this registration form.

Pet owner's name(s) _____

Pet owner's address: _____

Pet owner's phone number: _____

Pet owner's email address: _____

Pet's name: _____ Tag #: _____

_____ cat _____ dog

_____ other – specify: _____

Breed: _____ Color: _____

Insurance company: _____ Phone: _____

Account #: _____

Address: _____

Agent: _____

If you are not at home, who can handle this pet?

Name: _____ Phone: _____

Failure to comply with the Community Rules, specifically related to pets, is a breach of your Occupancy Agreement and is sufficient grounds for eviction. NH-RSA 540:2(ii)(c).

The Community Rules, specifically related to pets, will be strictly enforced.

Signature: _____ Date: _____

Signature: _____ Date: _____

Signature: _____ Date: _____

Jewel Estates Cooperative Inc. Member Interest Questionnaire

In order to fully understand the resources that exist within our members in this community, it is important that we know what it is you like to do. We prefer people volunteer, but sometimes the board of directors will ask for assistance. They prefer to ask a person to help out in ways that they know he/she would enjoy.

- a. What do you like to do for fun?

- b. What skills/talents do you possess?

- c. What is your best attribute (if someone else were to describe you as a person, what might they say)?

- d. Do you like working with your hands? If so, how? (i.e. gardening, building things, etc.)

- e. If you were asked to participate in the Cooperative, what would you **want** to do?

- f. What days and/or times work best for you?

Please check all interests that you feel comfortable doing (or are willing to learn):

- _____
- Plumbing
- Water systems
- Taking Notes
- Nature Walks
- Book Club
- Bookkeeping
- Working with teenagers
- Recycling
- Flower Arrangements
- Organizing events
- Crime Watch
- Baking
- Board games enthusiast
- Septic Systems
- Gardening
- Book Club
- Publishing a newsletter
- Fall/Spring Clean-up
- Knitting group
- Filing
- Carpentry or Wood-working
- Yard Sales
- Easy fundraisers (bake sale, etc.)
- Childcare
- Making reminder phone calls
- Grilling

I am interested in learning more about the following roles on the co-op's Board of Directors:

- President
- Vice-President
- Treasurer
- Secretary
- Operations Manager/Director

There are many ways for members to have a voice in the community. One great way to get to know your neighbors, as well as to have a say in how things are run, is to join a committee. Please check the committee below which you feel best serves your interests and talents:

- Membership Committee
- Finance Committee
- Social Committee
- Community Rules Enforcement
- Maintenance Committee
- Ad-hoc committees, as needed.

Thank-you for completing this questionnaire. A member of the community will be contacting you shortly about your volunteer interests.

Name (s): _____

Phone : _____

Best time to call: _____