



P.O. Box 267, Willow Springs, MO 65793
417-469-4100

WELCOME TO THE HOMESTEAD CROSSING INC FAMILY!

CONGRATULATIONS on the purchase of your new property with Homestead Crossing Inc.

For more than ten years, our mission and motto have been "like doing business with a friend." We are honored to say our clients have become our friends, and our employees have become our family. Our founder is a military veteran with over 45 years of real estate experience and works with our "military friends" and "military family."

Please let us know if you have any questions regarding your new property. Our team is here to answer any questions you may have now and in the future.

We have compiled a list of FAQs, tips, and reminders to help you with some of the immediate questions you may have.

- **How do we make a payment? Where do I find out about our loan?**
 - The simplest way to make a payment is to create an account using our "client portal." You can access the portal through our website at <https://homestead.twa.rentmanager.com/Login?ReturnUrl=%2fShared%2fHome>. Click the link to create an account or log in if you have already created an account. You may also mail your payment to Homestead Crossing Inc., P.O. Box 267, Willow Springs, MO 65793, or bring your payment into our office at 302 S. Harris Street, Willow Springs, MO 65793.
- **Where can I find my account number?**
 - Your account number will be on your contract under your signature line, or you can call our office to obtain your number.
- **Why should I create an account through the "client portal"?**
 - There are many reasons to create an account through our portal. Here are some of the advantages:
 - Easily make payments and memorize bank account information, so you only enter it once. You can also set up automatic payments.
 - Have your property information at your fingertips, easily see your transaction history, and check the status of your loan.

- Positive credit building by "opting-in" to report your payments to the credit bureau.
 - Keep your contact information up to date.
- **What happens if my payment is late?**
 - We offer a 10-day grace period from the date your payment is due. After the initial ten days, a late fee of \$10.00 plus \$1.00 per day will be automatically added to your account until your account is up to date. If you are more than 30 days late, termination of the loan process will begin.
- **Is there a physical address for the property?**
 - If we do not already have the physical address, you can contact the business office of the local 911 service or the post office to obtain the physical address.
- **Do we need insurance?**
 - Yes. According to your contract, it is your responsibility to obtain and maintain liability insurance listing Homestead Crossing Inc as additional insured. If there is a cabin, home, or living structure on the property, you must obtain and maintain wind, fire, and liability insurance. Please provide a copy of the insurance binder to our office for our file.
- **To whom do we pay the property taxes?**
 - On an annual basis, Homestead Crossing Inc will bill you for your portion of the property taxes that are due for your property. Once you have switched to a deed of trust and promissory note, the county will bill you directly.
- **When can we start to utilize the property? Do we have to wait to build?**
 - Once all deposits are paid, and documents are signed, you can utilize the property immediately. You may also build right away, no need to wait.
- **Do you offer any referral rewards?**
 - Yes, we happily welcome and encourage referrals. Homestead Crossing will mail you a \$100.00 check for each referral that has paid all required deposits and signed the contract.
- **Can I trade properties?**
 - You can trade properties in the first 30 days with a \$100.00 administrative fee. After the initial 30-day period, a trade fee of \$500.00 will apply along with the cost of an additional down payment. Eligible clients may receive an equity credit toward trade purchases.
- **Are the property lines marked?**
 - The corners of the property are marked with two pink and one blue ribbon. The boundary lines will be marked with pink lines. We can provide maps that show your property lines and provide the GPS coordinates for the corners.
- **Are water catchment systems legal in Missouri? Can we use solar and wind?**
 - Yes, water catchment systems are legal in Missouri. We encourage the use of solar and wind systems.
- **Can we change whose name(s) is on the contract?**

- If you would like to change names on your contract, please get in touch with our office.
- **How do we contact a contractor to do specific work on the property?**
 - You can contact our office for a referral for specific contractors in your area. We also recommend checking on the internet for your area.
- **How do we obtain our payoff amount or amortization schedule for our property?**
 - Please call the office to request a payoff amount or amortization schedule.
- **What is the difference between "joint tenancy" and "tenants in common"?**
 - "Joint tenants" – *property owned jointly by two or more parties (i.e., married couples). If one tenant is to pass away, then their interest goes to the remaining tenant.*
 - "Tenants in common" - two or more tenants share ownership rights in a property. When one of the tenants passes away, the interest in the property goes to the tenant's estate. The tenant has the right to leave their share of the property to any beneficiary.
- **How to obtain an address for my property?**
 - If you live in a county with a "911 Business Center/Administrator", you would need to contact them. They will give you a physical address for emergency services and used for mailing purposes.
 - If you live in a county that does not have a "911 Business Center/Administrator, you will need to contact the local Post Office first.
 - If you can not obtain a physical address from your county, give us a call. We will find a way for you to get an address.

Other items to consider:

Please thoroughly review the specific terms of your agreement, including:

1. The easement roads are for the use of all property owners. It is the responsibility of the property owners to maintain the easement roads.
2. No mobile homes are permitted on the property unless specified in your agreement. Subleasing, including multi-living units or campgrounds, are not permitted.
3. Refer to your contract regarding the number of feet you are permitted to place R.V.s, travel trailers, or any other structure next to property lines and roads before placement.
4. Trash service must be obtained, and all trash must be kept in appropriate containers.
5. No more than three unlicensed vehicles (excluding off-road vehicles, boats, and trailers) are permitted for more than 30 days.
6. Be mindful of your neighbors regarding playing loud music or revving engines.
7. You must have written permission from Homestead Crossing Inc to place rent-to-own storage units on the property. (removed shipping containers, as that, is not an issue to get removed if we need to)
8. No living trees larger than four inches in diameter at chest height may be cut without Seller's written permission except for a building site, driveway, food plots,

or parking areas. However, you must contact our office to discuss removing trees for these purposes.

We are always here to help. Just give us a ring.

Enjoy your new property!

Homestead Crossing Inc.