



Capital City Construction
Building Your Dreams



RENOFY 100

RENOFY 100
Home Improvement Financing
and Consulting Services



Capital City Mortgage
Funding Your Dreams

Consulting Fee Agreement

The RENOFY 100 Home Improvement Financing and Consulting agreement is designed to assist property owners with obtaining **100%** financing to complete a home improvement project.

This agreement was made between _____ (the "Client") and _____ ("the Consultant") with mailing address of 610 Uptown Blvd Cedar Hill, Texas 75104.

Property Address: _____

The Consulting Services shall include the following services as it pertains to each Client.

Phase I Personal Consulting Services

- Initial Consultation/Determination of Qualifications for Approval
- Personal Financial Analysis/Income/Debts
- Personal Credit Report/Credit Analysis
- Product/Service Recommendations

Phase 2 Contractors/Client Scope of Work

- Reviewing and Analyzing the Scope of Work
- Securing Bid Proposals/Pictures/Reviewing the Budgets
- Approving Contractors and Subcontractors
- Preparing Remodeling Contracts/Invoicing for Payments
- Professional Rendering/Plans Prior to Construction

Phase 3 Construction Financing/Mortgage Financing Services

- Completing/Submitting Applications for Home Improvement/Renovation Loans
- Securing the financing for the project/repayment terms
- Preparing and Executing Contracts for Property Owner/Contractors

Phase 4 Construction Management/Consulting

- Overseeing and managing the project and assuring completion per schedule
- Overseeing and managing and supervising subcontractors
- Overseeing and managing the budget for renovation/repairs/draw schedule

Consultation Fees

II. Consultant Fees. The Client hereby agrees to pay the following fees to the Consultant based on the credit scores and range of approved financing.

The **credit scores** determine the range for the terms offered for the financing. Based on the range of your approval the down payment is as follows: _____

Credit Scores Above 660+ Terms 180/120 months

- a. ___ RANGE 1: 10.99% 0% Down Payment: Loan Amount: 30K-49K
- b. ___ RANGE 2: 12.49% 0% Down Payment: Loan Amount: 50K-75K
- c. ___ RANGE 3: 14.49% 0% Down Payment: Loan Amount: 76K-100K

Credit Scores Below 640 Terms 180/120 months

- d. ___ RANGE 4: 16.99% 5% Down Payment: Loan Amounts: 50K-100K
- e. ___ RANGE 5: 17.99% 10% Down Payment: Loan Amounts 50K-100K

Example: \$50K x 5% = \$2,500.00 Down Payment
\$100K x 10% = \$10,000 Down Payment

**** Down Payment can be financed into the loan****

III. Information required: The Client agrees to provide any requested information and to execute and deliver the appropriate completed forms that may be customarily required to secure financing and complete the renovation of the Property.

IV. Term of this Agreement. The term of this Agreement shall remain in full force and effect for 60 days from the date of its execution OR until successful completion of the project.

Agreed to by:

Client _____
Date

Client _____
Date

Consultant _____
Date
