Gardens of Gulf Cove Property Owners Association, Inc.

~ A Deed Restricted Community ~

CHECKLIST FOR BUYERS, RENTERS AND ADDITIONAL OCCUPANTS:

All forms can be submitted in person, email, via U.S. Mail or after hours we have provided locked drop boxes at both offices. It is important to fill forms out completely to avoid any delay.

☐ 1. Homeowners, Renters and Additional Occupants: Fill out the Background Application (revision 11-19-15) for each adult over the age of eighteen (18) intending to reside at your property or one (1) form for each married couple.

☐ 2. Homeowners, Renters and Additional Occupants Provide a copy of a valid driver's license, legally accepted ID (if no driver's license) or passport (non-US citizen) with the application for each adult.

☐ 3. Homeowners, Renters and Additional Occupants Add to the application a check, money order or credit card (small % fee for credit card use).

$75.00 each person over the age of 18 (background/credit check)
$75.00 for a married couple (background/credit check)
$150.00 for the application fee.

Renters and Additional Occupants The property owner will have to determine who is going to be responsible for these fees. Please note these fees are subject to change without notice.

☐ 4. Homeowners, Renters and Additional Occupants The Association Manager will review the background/credit checks report. If there are complications with any report additional review may be necessary with the Board of Directors and/or Attorney. Upon approval of the background/credit check, each applicant will be notified by the Manager or Office Manager.

☐ 5. Renters, Additional Occupants Property Owner is responsible to fill out the Property Owner Registration & Assignment of Rights listing you as occupants and a copy of your lease to release temporary ownership over to you for use facilities. Homeowners Within 30 days of taking possession register with the association office which includes executing your Property Owner Registration, Disclosure Summary and submitting your Warranty Deed at this time we will issue to you an information packet.

Homeowners, Renters and Additional Occupants After all steps are completed visit the Recreation Center for your facility pass(es).

**Additional information on this process and other important rules can be found in the Gardens of Gulf Cove Bylaws and Declaration of Covenants and Restrictions. These documents are available at www.thegardensofgulfcove.com and at the facility offices. Your cooperation with these requirements are appreciated. Thank you and congratulations for deciding to make our community your home.

6464 Coniston Street, Port Charlotte FL 33981 ~ office: 941-697-4443 ~ fax: 941-698-9274

gardensofgulfcove@gmail.com ~ www.thegardensofgulfcove.com

rev 11/19/2015

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Background/Credit Application

NOTE: Please print neatly. Information that is not legible will delay the process of this application. Provide a copy of a valid driver's license, legally accepted ID (if no driver's license) or passport (non-US citizen) with application for each adult.
** Non-married applicants or additional occupants residing at residence over the age of 18 need to fill out this form separately. **

Garden's Property Address:_____
Lease Date (s): from: _____ to _____
If purchasing Closing date: _____

Applicants Full Legal Name:_____Maiden Name:_____
Phone #:_____ Email Address:_____
Date of Birth:_____
Driver's License #_____State_____
Have you ever been evicted?_____ If so, please explain:_____
Have you ever been arrested on misdemeanor or felony?_____ If so, please explain:_____
_____

Present Address:_____ZIP CODE_____OWN/RENT
Dates (from – to):_____Manager/Landlord:_____Phone:_____
Reason for leaving:_____

SPOUSE
Spouse Full Legal Name:_____Maiden/Alias:_____
Driver's License #_____State_____
Date of Birth:_____
Phone #:_____ Email Address:_____

Have you ever been evicted?_____ If so, please explain:_____
Have you ever been arrested on misdemeanor or felony?_____ If so, please explain:_____
_____

I understand that an investigative background inquiry is to be done, including but not limited to identity and prior address(es) verification, criminal history, credit history, employment verification, reason(s) for termination, work and other references. I understand that for the purpose of this inquiry, various sources will be contracted to provide information, including but not limited to various federal, state, municipal, corporate and private sources which may maintain records concerning my past activities relating to possible criminal conduct, civil court litigation, driving history and credit performance as well as other information. I authorize without reservation, any company, agency, party or other source contacted to furnish the above information.

_____ _____
Applicant's signature ***Date***

_____ _____
Spouse ***Date***

This portion of the form will be disposed of after background is completed.

Applicants Full Legal Name:_____

Social Security #:_____

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Para información en español, visite www.consumerfinance.gov/learnmore o escribe al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

  In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G. Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	 a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20423
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8th Floor Washington, DC 20549
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Lank Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357

Gardens of Gulf Cove Property Owners Association, Inc.

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PROPERTY OWNER REGISTRATION & ASSIGNMENT OF RIGHTS

Please fill out completely and print clearly!

Property Owner's Name(s): _____

Gardens Address: _____ **Phone #:** _____

E-Mail Address: _____ **Phone #:** _____

Mailing Address: _____

Seasonal Phone #: _____

Emergency Contact: _____ **Emergency Contact Phone #:** _____

Tenant/Guest occupied: yes / no (please use other side for additional occupants)

- Occupant #1 (*please print*): _____ M/V Tag: _____
- Occupant #2 (*please print*): _____ M/V Tag: _____

Total Number of occupants: _____

Additional occupants:

	Duration of occupancy (dates from – to)	**Occupant's Phone #**
Name & relation to responsible occupant(s) *(please print)*		***Date of birth***
Name & relation to responsible occupant(s) *(please print)*		***Date of birth***
Name & relation to responsible occupant(s) *(please print)*		***Date of birth***
Name & relation to responsible occupant(s) *(please print)*		***Date of birth***

All property owners, residents & guests are required to register with the Gardens of Gulf Cove Property Owners' Association office. In accordance with Florida Statute 720, it is the responsibility of each Property Owner to update this information with the Association business office **as often as circumstances change**.

PLEASE PROVIDE TRUST DOCUMENTATION FOR ANY PROPERTY DEEDED AS A TRUST.

Thank you in advance for your co-operation!

In keeping with the Bylaws, the Covenants & Restrictions, and the Rules & Regulations of the Gardens of Gulf Cove and insurance regulations, please fill out this form completely and return it our offices prior to guest/tenant check-in. This information is required to insure only residents and their authorized guests are using the amenities. If the Association office does not have current information on file, your guest/tenant will not be permitted use of the amenities.

_____ _____

SIGNATURE OF PROPERTY OWNER **DATE**

_____ _____

RENTAL AGENT'S NAME & PHONE # (*please print clearly*) **RENTAL AGENT'S EMAIL (*please print clearly*)**

It is the responsibility of the property owner to update new contact and/or occupant information as it occurs.
Please note, resident & guest ID's are non-transferable! ID's cannot be "shared".

6464 Coniston Street, Port Charlotte FL 33981
offices: 941-697-4443, 941-697-1211 ~ fax: 941-698-9274
email: gardensofgulfcove@gmail.com ~ website: www.thegardensofgulfcove.com

2015 Disclosure Summary for

Gardens of Gulf Cove Property Owner' Association Inc.

A Florida Not for Profit Corporation

1. Gardens of Gulf Cove is a mandatory membership property owners association. As a purchaser in Gardens of Gulf Cove, you will be obligated to be a member of the Property Owners Association.

2. There are restrictive covenants recorded in the official records of Charlotte County. These covenants govern the use and occupancy of properties within the association. In addition to the recorded covenants, the board of directors have adopted reasonable rules for the use of the common elements.

3. You will be obligated to pay assessments to the association. Assessments may be subject to periodic change. For the budget year 2015 the annual assessment is $332.75. You will also be obligated to pay special assessments imposed by the association upon notification by the board of directors.

4. Your failure to pay these special or regular assessments to the association when due could result in a lien on your property.

5. The association is governed by the laws of the State of Florida, the County of Charlotte and the United States.

6. The restrictive covenants may be modified or restated from time to time by the affirmative vote of the membership as outlined in the covenants and by-laws.

7. The statements contained in this disclosure are only summary in nature. As a prospective purchaser in this community, you should refer to the covenants and governing documents before purchasing property.

Date: _____ _____

Purchaser

_____

Purchaser