



Tri-COG Land Bank
Application for Property with House
Tri-COG Land Bank 房产申请表

Only fully completed applications will be accepted and submitted to Tri-COG Land Bank’s Board of Directors to consider. The following items **must be completed in their entirety and included with your application**, or your application will not be considered complete. 只有完整填写的申请表会被提交给Tri-COG Land Bank董事会进行评估。下列各项必须全部填写在您的申请表中，否则您的申请将无法提交。

- Completed Application for Property with House (Pages 2-13) 填写完整的房产申请表(第2-13页)
- If Organization; Articles of Incorporation or Organizational Documents, including current list of partners (Page 2) 如果是组织名义申请；需要公司章程或组织文件，包括目前的合伙人名单(第2页)
- Proof of Necessary Finances to cover all acquisition costs and all renovation costs (Page 4) 支付所有购置费用和所有装修费用的必要资金证明(第4页)
- List of properties owned by Applicant and proof of current tax payments (Page 5) 申请人拥有的财产清单和当前纳税证明(第5页)
- Completed Management Plan (Page 6) 已完成的管理计划(第6页)
- Completed Form A: Work Plan, including estimated rehab cost, timeline for improvements, and verification project meets local zoning regulations (if applicable) (Pages 7-8) 已完成的表格A:工作计划，包括估计的修复成本、修复计划时间表以及验证项目是否符合当地的法规(如果适用)(第7-8页)
- Completed or initialed Form B: Rental Form (Page 9) 已签署的表格B:租赁表格(第9页)
- Fully initialed and signed Terms and Conditions (pages 10-13) 完全签署的条款 (第10-13页)
- Copy of Photo ID 身份证复印件
- Application Processing Fee (see fee schedule below) 申请费用(见下面的费用表)
- Signed/Initialed Copies of Seller’s Disclosure and Lead Based Disclosure (Can be obtained from Property Listing on tricoglandbank.org) 已签署的卖方公开信息和铅基信息的副本(可从tricoglandbank.org的财产清单中获得)

Application Fee Schedule

申请费用一览表

The Application Processing Fee is a required, non-refundable fee to process your application and must be paid by **check or money order**. An application *will not* be processed or reviewed until the Application Processing Fee is received. 申请费用是处理你的申请所必需的，概不退还，必须用支票或汇票进行支付。在收到申请费之前，已提交的申请不会被处理或审核。

Checks should be payable to Tri-COG Land Bank and can be mailed or delivered to: Tri-COG Land Bank, 1705 Maple St Suite 100, Homestead, PA 15120.

支票应支付给Tri-COG Land Bank，并可以邮寄或交付到：Tri-COG Land Bank, Tri-COG Land Bank, 1705 Maple St Suite 100, Homestead, PA 15120.

Application Processing Fee:

申请费用:

- Individual \$30 个人：30美元
- Co-applicants \$60 共同申请人：60美元
- Business/Organization \$30 (per partner) Example: If your LLC has three partners the fee is \$90, etc.
企业/组织：30美元/每个合伙人 例如:如果你的有限责任公司有三个合伙人，费用是90美元。

2023 Application Deadlines

2023年申请截止日期

All applications are considered monthly at TCLB Board Meetings. Board Meetings are *typically* held the 2nd Thursday of the month. Applications are due at least 10 days prior to the meeting. Applications submitted after the deadline will not be considered for that month's Board meeting. You are encouraged to **submit your application as early as possible** to ensure sufficient time for processing and to address any issues or questions that TCLB may have.

所有的申请都会在每月的TCLB董事会上被考虑。董事会会议通常在每月的第二个星期四举行。申请截止日期至少在会议召开前10天。在截止日期之后提交的申请将不会在当月的董事会上被考虑。我们鼓励您尽早提交您的申请，以确保有足够的时间进行处理，并解决TCLB可能遇到的任何问题。

| Application 申请提交截止日期 | | Deadline 董事会 | |
|-------------------------|---------------------------------------------|-----------------|--------------------------------------|
| January: | Tuesday, January 2 nd , 12:00pm | January: | Thursday, January 11 th |
| February: | Monday, January 29 th , 12:00pm | February: | Thursday, February 8 th |
| March: | Monday, March 4 th , 12:00pm | March: | Thursday, March 14 th |
| April: | Monday, April 1 st , 12:00pm | April: | Thursday, April 11 th |
| May: | Monday, April 29 th , 12:00pm | May: | Thursday, May 9 th |
| June: | Monday, June 3 rd , 12:00pm | June: | Thursday, June 13 th |
| July: | Monday, July 1 st , 12:00pm | July: | Thursday, July 11 th |
| August: | Monday, July 29 th , 12:00pm | August: | Thursday, August 8 th |
| September: | Monday, September 2 nd , 12:00pm | September: | Thursday, September 12 th |
| October: | Monday, October 7 th , 12:00pm | October: | Thursday, October 17 th |
| November: | Monday, November 4 th , 12:00pm | November: | Thursday, November 14 th |
| December: | Monday, December 2 nd , 12:00pm | December: | Thursday, December 12 th |



Tri-COG Land Bank

Application for Property with House

Tri-COG Land Bank 房产申请表

You must complete this form in its entirety. Tri-COG Land Bank (TCLB) seeks to transfer properties to responsible buyers who can successfully demonstrate a viable plan for the property. This Application cannot be processed without the signed Terms and Conditions form, attached to this document. All applicants must demonstrate that they have secured funding in an amount sufficient to cover all acquisition costs AND all renovation costs at the time of submitting the application. TCLB may require more information.

你必须完整地填写这张表格。Tri-COG Land Bank (TCLB)致力于将房产转让给负责任的买家，这些买家能够成功地证明该房产的可行计划。如果没有本文件所附的已签署的条款页，本申请将无法给予处理。所有申请人必须证明他们在提交申请时能够支付所有购置费用和所有装修费用。TCLB可能需要更多信息。

TCLB properties are sold in “AS-IS” condition and no warranties are made regarding property condition. The applicant assumes all responsibility to investigate the property and consider the improvements and cost of improvements in their application. TCLB encourages interested purchasers to engage a contractor or inspector to evaluate the property prior to submitting an application. After an application is submitted and approved, you may not change the offer amount or negotiate contingencies related to property condition.

TCLB 房产按“原样”出售，不对房产状况做出任何保证。申请人承担所有评估房产的责任，并考虑房产的修复成本和计划。TCLB鼓励感兴趣的购买者在提交申请前聘请承包商或检查员对房产进行评估。申请提交并获得批准后，您不得更改报价金额也不能就与房产状况有关的意外情况进行谈判。

The approval of an application and transfer of a property is at the sole discretion of the TCLB Board. Although offer amount is an important aspect of the application, the property use, rehabilitation plan and other aspects of the application submitted are also important. The highest offer amount does not guarantee the transfer of a property and submitting an application does not guarantee approval to purchase a property.

TCLB董事会全权决定是否批准申请和转让房产。虽然报价金额是申请的一个重要方面，但提交的申请中有关房产用途、修复计划等方面也很重要。最高出价金额并不能保证房产的转让，提交申请也不能保证购买房产的批准。

If the intended use of the property is for a side lot or residential vacant lot, please complete the appropriate applications found at: <https://tricoglandbank.org/properties/residential-properties/>. 如果该房产的预期用途是作为侧用地或住宅空地，请填写适当的申请表，可在以下网址找到：<https://tricoglandbank.org/properties/residential-properties/>。

All Applications should be submitted via email to applications@tricoglandbank.org or by mail or in person to:

所有申请应通过电子邮件提交至applications@tricoglandbank.org 或邮寄或亲自寄送至：

Tri-COG Land Bank
1705 Maple Street, Suite 100
Homestead, PA 15120

If you have any questions about submitting this Application or acquiring a property through TCLB, please call 412-462-7600, Monday through Friday 8am – 3pm. 如果您对提交此申请或通过TCLB获得房产有任何疑问，请致电412-462-7600，周一至周五上午8点到下午3点。

TCLB reserves the right to decline to proceed with any Application for any property at any time. TCLB保留在任何时候拒绝任何房产申请的权利。

Applicant Information

申请人信息

Name: _____ 2nd Applicant: _____
第一申请人: _____ 第二申请人: _____

Organization**: _____ EIN**: _____
(If applicable) (if applicable)

组织**: _____ EIN**: _____
(如果适用) (如果适用)

If Application is accepted, who will take title of property: _____
(List all names)

如果申请被批准, 谁将获得房产所有权: _____
(列出所有名字)

Phone Number: _____ Email Address: _____
电话号码: _____ 电子邮件地址: _____

Address: _____
地址: _____

****Please attach Articles of Incorporation or Organizational Documents including a list of all current partners**

****请附上公司章程或组织文件, 包括所有当前合作伙伴的名单**

Do you have a personal or professional relationship with the Tri-COG Land Bank, any of its directors, or employees?

您与Tri-COG Land Bank、其任何董事或员工是否有私人或职业关系?

Yes No If Yes, please explain: _____
是 否 如果是, 请解释: _____

How did you hear about TCLB:

你是怎么知道我们的关于TCLB:

- Internet 互联网
- Social Media 社交媒体
- Yard Sign TCLB 招牌
- News 新闻
- Word of Mouth 通过他人得知
- Other 其他: _____



Property Information

房产信息

Address 地址: Interior Visit Date 看房日期 : :

Parcel ID 房产编码:

Plan/Vision for Property

房产规划和愿景

Redevelopment Plan

重建计划

- Rehabilitate 修复
□ Occupy "As Is" 维持原样入住
□ Demolish 拆除
□ New Construction 新建

Post-Redevelopment Plan

重建后的计划

- Occupy as owner occupant 已业主身份入住
□ Occupy as primary resident and rental 以主要居民和出租人入住
□ Operate property as rental 以出租房方式经营该房产
□ Re-sell 再次销售
□ Other 其他 :

Please describe your vision for the property and your detailed plan to accomplish it. The more detail you provide, the better. Attach additional pages if needed. Please include the following items:请描述您对该房产的愿景以及实现该愿景的详细计划。你提供的细节越多越好。如有需要，可附页。请涵盖以下要点:

- Reason for interest in property. 对房产感兴趣的原因
• Any Qualifications/training that you/others who will help with the renovation have. 你/装修工人的工作资质? (包括但不限于培训经历, 从业资质等)
• Estimated timeline for completion of project. 项目预计完成时间
• Schematics, sketches, or drawings of rehabilitation or new construction. 修复或新建筑的示意图、草图或蓝图
• A completed Work Plan (Pages 7-8). 完整的工作计划(第7-8页)
• Photos of past projects you have completed (if applicable)你过去完成的项目的照片(如果适用)

Lined area for providing vision and plan details.

Property Offer
房产报价

Upon submission of this application, your offer amount will be considered final. **TCLB does not allow offer amounts to be changed after application submission.** If your offer amount depends upon results of property inspections, you must have those inspections conducted prior to submitting your application. 提交此申请后，您的报价金额将被视为最终金额。TCLB不允许在提交申请后更改报价金额。如果您的提交的金额取决于财产评估的结果，您必须在提交申请之前进行这些评估。

Final Offer Amount 最终报价金额: \$ _____

Estimated Rehabilitation Cost (if applicable) 估计修复费用(如适用): \$ _____

Proof of Necessary Finances 必要的财务证明

Please attach an explanation of how the property and renovations will be financed. TCLB may request additional information. All applicants are required to demonstrate that they have secured sufficient funds to **cover all acquisition costs AND all renovation costs at the time of application submission.** Failure to have sufficient funding to cover all acquisition costs and all renovation costs will mean your application will be deemed ineligible. 请附上一份说明，说明该房产和修复的费用使用说明。TCLB可能会要求提供更多信息。所有申请人都必须证明他们在提交申请时已获得足够的资金来支付所有购置费用和所有修复费用。如果没有足够的资金支付所有的购买费用和修复费用，你的申请将被不予受理。

Please attach current proof of financial capacity, documentation with name of applicant(s) and dates is required, and select the type(s) you've provided from the following list: 请附上当前的经济能力证明，需要有申请人姓名和日期的文件，并从以下列表中选择您提供的类型：

- Bank Statement 银行结单
- Loan Pre-Qualification Letter 贷款资格预审函
- Letter of Credit 信用凭证
- Other Documentation 其他文件: _____

How do you propose to fund the acquisition of the property? (Your proof of finances should align with your proposed funding). 你打算如何筹集购买该房产的资金？(您的财务证明应与您提议的资金相符)

- Close with Cash 现金
- Close with Financing 融资

Is there anything else TCLB should be aware of in regards to your offer? If so, please detail below. 关于你的报价，TCLB还有什么需要注意的吗？如果是，请在下面详细说明。

Buyer Representation 买方代表

If you are working with a *licensed* Real Estate Agent/Broker/Salesperson and you have signed a Buyer Agency Contract (BAC), please provide the following information: 如果您与持有营业执照的房地产代理商/经纪人/销售人员合作，并且您已经签署了买方代理合同，请提供以下信息：

Name 名称: _____ License Number 许可证号码: _____

Brokerage/Agency 经纪/代理: _____ Phone Number 电话号码: _____

Email Address 买方代理合同签署日期: _____ BAC Date: _____

Tri-COG Land Bank, in its sole discretion, may approve the payment of a commission to a licensed real estate broker or real estate salesperson representing buyers who acquire a property purchased from the Land Bank under the following conditions: 1) If the consideration paid for the property is \$10,000.00 or more, a commission of \$1,500 may be approved; 2) If the consideration paid for the property is less than \$10,000.00, a commission of \$500.00 may be approved; 3) the buyer must submit documentation signed by both the buyer and the broker/salesperson confirming the representation; 4) the broker/salesperson must possess a valid Pennsylvania real estate license; 5) the commission will be paid to the broker/salesperson at the time of closing; and 6) buyers acting as their own agent or broker are ineligible from receiving such a commission.

在以下条件下，Tri-COG土地银行可自行决定批准向代表从土地银行购买物业的买方的持牌房地产经纪人或房地产销售人员支付佣金：1) 如果为该物业支付的对价为10,000.00美元或以上，则可批准支付1,500美元的佣金；2) 如果为物业支付的对价少于10,000.00美元，则可以批准500.00美元的佣金；3) 买方必须提交由买方和经纪人/销售人员签名的文件，以确认该陈述；4) 经纪人/销售人员必须持有有效的宾夕法尼亚州房地产许可证；5) 成交时将佣金支付给经纪人/销售人员；以及6) 作为他们自己的代理或经纪人的买方没有资格接收这样的佣金。

Applicant Property Review
申请人房产审查

All TCLB applicants must submit a full list of properties (vacant land, residential, commercial, and other uses) they or their organization(s) own. TCLB independently verifies owned properties and may reach out for additional information. TCLB will contact you if unreported, owned properties are found to determine why they were omitted from the application. *Please see page 10 of this application for TCLB's eligible applicant property qualifications.*

所有TCLB申请人必须提交一份他们或他们的组织拥有的财产(空地、住宅、商业和其他用途)的完整清单。TCLB独立核实自有财产，并可能寻求更多信息。如果发现有未报告的自有房产，TCLB将与您联系，以确定为什么在申请中遗漏了这些房产。请参阅本申请表的第10页，了解TCLB的合格申请人房产资格。

Do you own any properties (in whole or in part)? 你是否拥有任何房产(全部或部分)? Yes 是 No 否

If yes, please list all owned properties with full addresses below. Attach additional pages if needed. 如果是，请在下面列出所有拥有的房产及其详细地址。如有需要，可附页。

Do you own or hold a stake in a business that owns property (in whole or in part)? 你是否拥有或持有拥有财产(全部或部分)的企业的股份? Yes 是 No 否

If yes, please indicate the business name and list all business owned properties with full addresses below. Attach additional pages if needed. 如果是，请指出企业名称，并在下面列出所有企业拥有的财产和完整地址。如有需要，可附页。

What is the total number of properties you, your business, and a business you hold a stake in own? ** 你、你的企业或你持有股份的企业拥有的房产总数是多少? **

Total # of Properties Owned 拥有的房产总数 : _____

****If you, your organization, or an organization you hold a stake in *own more than twenty (20) properties total* you must submit verification from ALL taxing bodies (including but not limited to: County, Municipality, School District, etc.) that taxes are up to date as well as verification detailing no unmitigated code violations.**

****如果您、您的组织或您持有股份的组织拥有超过二十(20)处房产，您必须提交所有税务机构(包括但不限于:县、市、学区等)的证明。) 税收要求是最新的，以及没有code violation的详细说明。**

TCLB requires **all applicants** to live within 50 miles of Allegheny County or to have a point of contact who lives or whose principal place of business is within 50 miles of Allegheny County to manage the property throughout the rehabilitation process and, if applicable, post-rehabilitation. Please indicate your management plans for the below items:

TCLB要求所有申请人居住在距离阿勒格尼县50英里的范围内，或者有一个联系人居住在或其主要办公地点在阿勒格尼县50英里的范围内，以便在整个修复过程中以及修复后(如果适用)管理该房产。请指出您对以下项目的管理计划:

How do you plan to **manage the rehabilitation process** for the property you're applying for? 你打算如何管理你申请的房产的修复过程?

- I live within 50 miles of Allegheny County, I'll manage it myself. 我住在离阿勒格尼县不到50英里的地方，我会自己处理的。
- I have a point of contact who lives within 50 miles of Allegheny County who will manage it on my behalf. 我有一个联系人，住在离阿勒格尼县50英里以内，他将代表我管理此事。
- I have a contracting company that operates within 50 miles of Allegheny County that will manage it on my behalf. 我有一家承包公司，在阿勒格尼县50英里范围内经营，它将代表我管理它。
- Other 其他: _____

How do you plan to **maintain the exterior** (cutting grass, shoveling snow from all public sidewalks, etc.) of the property you're applying for **during the rehabilitation process**? 在修复过程中，你打算如何维护所申请房产的外观(割草，铲所有公共人行道上的雪等)?

- I live within 50 miles of Allegheny County, I'll maintain it myself. 我住在离阿勒格尼县不到50英里的地方，我会自己维护它。
- I have a point of contact who lives within 50 miles of Allegheny County who will maintain it on my behalf. 我有一个联系人住在离阿勒格尼县50英里以内，他会代表我维护它。
- I have a management company that operates within 50 miles of Allegheny County that will maintain it on my behalf. 我有一家阿勒格尼县50英里范围内运营的管理公司，它将代表我维护它。
- Other 其他: _____

How do you plan to maintain the exterior (cutting grass, shoveling snow from all public sidewalks, etc.) of the property you're applying for **following the completion of the rehabilitation process**? 在修复程序完成后，你打算如何维护所申请房产的外观(割草，铲所有公共人行道上的雪等)?

- I plan on occupying the property as an owner occupant, I'll maintain it myself. 我打算以业主的身份入住，我会自己维护它。
- I live within 50 miles of Allegheny County, I'll maintain it myself. 我住在离阿勒格尼县不到50英里的地方，我会自己维护它。
- I have a point of contact who lives within 50 miles of Allegheny County who will maintain it on my behalf. 我有一个联系人住在离阿勒格尼县50英里以内，他会代表我维护它。
- I have a management company that operates within 50 miles of Allegheny County that will maintain it on my behalf. 我有一家阿勒格尼县50英里范围内运营的管理公司，它将代表我维护它。
- Other 其他: _____

If you plan on **operating the property as a rental**, how do you plan to manage the property to ensure it's maintained, kept up to code, and receives all necessary permits? 如果您打算出租该房产，您打算如何管理该房产以确保其得到维护、符合规范并获得所有必要的许可？

- I don't plan on operating the property as a rental **(Please initial page 9)** 我不打算出租该房产(请在第9页签名)
- I live within 50 miles of Allegheny County, I'll manage it myself. 我住在离阿勒格尼县不到50英里的地方，我会自己处理的。
- I have a point of contact who lives within 50 miles of Allegheny County who will manage it on my behalf. 我有一个联系人，住在离阿勒格尼县50英里以内，他将代表我管理此事。
- I have a management company that operates within 50 miles of Allegheny County that will manage it on my behalf. 我有一家阿勒格尼县50英里范围内运营的管理公司，它将代表我管理它。
- Other 其他: _____

Local Point of Contact/ Management Company
当地联络点/管理公司

If you indicated on any of the above questions that a point of contact, contracting company, or management company will be used, *please provide their contact information*: 如果您在上述任何问题中表示将使用联系点、承包公司或管理公司，请提供他们的联系信息：

Name 名称: _____ Business Name 企业名称: _____

Phone Number 电话号码: _____ Email 电子邮件: _____

Address 地址: _____

Form A: Work Plan 表格A:工作计划

When completing the Work Plan, please **reference the Property Assessment Report** associated with the property you're applying for. Please be sure to **address ALL items included in the Property Assessment Report**. You can find a copy of the Property Assessment Report at the bottom of the respective property information page on TCLB's website.

完成工作计划时，请参考与您申请的房产相关的评估报告。请务必解决房产评估报告中包含的所有项目。您可以在TCLB网站上相应的房产信息页面底部找到一份房产评估报告示例。

| | |
|-------------------------------|--------------------------------------------------|
| Applicant Name 申请人姓名: | Total Rehab Amount 修复总额: |
| Property Address 房产地址: | Projected Rehab Completion Date 预计修复完成日期: |
| Parcel ID Number 房产编号: | |

Please include source of all cost estimates and include estimated value of work being done personally. If doing work yourself please indicate your qualifications/past experience. 请包括所有成本估计的来源，并包括个人所做工作的估计价值。如果你自己工作，请说明你的资格/过去的经验。

| Location 位置 | Performing Work 执行工作 | Repair and Description 修复部位和详细描述 | Cost Estimate of Materials (Include Source) 材料成本估算(包括来源) | Cost Estimate of Labor (include value of personal labor) 劳动力成本估算(包括个人劳动力的价值) | Timeline 时间表 |
|---------------------------------------------------------------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------|-----------------|
| Example: Roof Assembly 示例:屋顶装配 | Contractor 承包商 | Replace roof, gutter repair for main house and porch, reattach downspouts 更换屋顶，维修主屋和门廊的排水沟，重新安装排水管 | Included 已包括 | \$12,000 12,000美元 | 90 Days 90天 |
| Example: Interior Surfaces and Assemblies 示例:内部装配 | Self 自己 | Replace seven windows (~\$250 each), replace interior doors and hardware (5x\$125 each), sand and resurface downstairs, carpet upstairs, paint 更换七扇窗户(每扇大约250美元)，更换内部房门和五金配件(每扇125美元)，打磨楼梯表面，楼上铺地毯，粉刷 | \$28,000 (ABC Hardware) 28,000美元(ABC五金) | My Labor-estimated at \$10,000 value 我的劳动-估计在价值1万美元 | 90 Days 90天 |
| | Contractor 承包商 | Demo, dispose of, and repair damaged drywall 处理和修复损坏的墙面 | Included 已包括 | \$3,000 3,000美元 | 30 Days 30天 |
| Mechanical (HVAC, chimney, furnace, etc.) 机械 (暖气, 空调, 烟囱、炉子等。) | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |
| Plumbing 管道 | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |

| Location 位置 | Performing Work 执行工作 | Repair and Description 修复部位和详细描述 | Cost Estimate of Materials (Include Source) 材料成本估算(包括来源) | Cost Estimate of Labor (include value of personal labor) 劳动力成本估算(包括个人劳动力的价值) | Timeline 时间表 |
|------------------------------------------------------------------------------------|-------------------------|-------------------------------------|----------------------------------------------------------|------------------------------------------------------------------------------|-----------------|
| Electrical 与电有关的 | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |
| Interior Surfaces and Assemblies 内部装配 (门、墙体、油漆、地板、烟雾探测器、框架、防水等。) | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |
| Exterior Surfaces and Assemblies 外部装配(外部油漆、台阶、栏杆、人行道、车道、窗框、挑檐底面、地基/房基、壁板、外部门等。) | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |
| Roof and Gutter Assemblies 屋顶和檐槽组件(主屋顶、门廊屋顶、棚屋顶、檐槽、排水管等。) | Self 自己 | | | | |
| | Contractor: 承包商: | | | | |

Total Labor Cost 总人工成本: \$ _____ Estimated Value of Personal Labor 个人劳动的估计价值: \$ _____

Total Materials Cost 总材料成本: \$ _____ Total Estimated Timeline 预计总时间表: _____

Additional Information (If doing work yourself, please detail qualifications or past experience here. Please include additional pages if necessary): 附加信息(如果你是自己工作，请在这里详细说明资格或过去的经验。如有必要，请附页):

Form B: Rental Form

表格B:租赁表格

If you are **NOT** planning on managing this property as a rental, please initial here: _____

If you are planning on managing this property as a rental, please complete this required form.

如果您不打算将该房产作为出租房屋来管理，请在此处签名:_____

如果您计划将该房产作为租赁进行管理，请填写此必填表格。

| | |
|-----------------------------------------------------------------------------|--|
| Property Address: 房产地址 | |
| Gross Monthly Income 总收入 | |
| Number of Units 住房单元数量 | |
| Average Monthly Rent per Unit 住房单位平均月租金 | |
| Total Rental Income 总租金收入 | |
| Other Monthly Income (laundry, vending, parking, etc.) 其他月收入(洗衣、售货、停车等。) | |
| Total Monthly Operating Income 每月总营业收入: | |
| Gross Monthly Expenses 每月总支出 | |
| Property Management Fees 房屋管理费 | |
| Repairs and Maintenance 修理和维护 | |
| Real Estate Taxes 房地产税 | |
| Rental Property Insurance 出租房产保险 | |
| Homeowners/ Property Association Fees (if applicable) 业主/物业协会费用(如适用) | |
| Cable, Phone, Internet 有线电视、电话、互联网 | |
| Mortgage Loan Payment (if applicable) 抵押贷款支付(如适用) | |
| Advertising 广告 | |
| Total Monthly Operating Expenses 每月总运营支出: | |
| Net Gross Income (NOI) 净收入 | |
| Total Monthly Operating Income 每月总营业收入: | |
| Total Monthly Operating Expense 每月总运营支出: | |
| Monthly Net Operating Income 每月净营业收入: | |

Additional Information (Please include additional pages if necessary): 附加信息(如有必要，请附上附加页):

Please carefully read all the following terms and conditions and initial next to each to acknowledge your understanding. Acknowledgement of these terms and conditions is required for a complete application.

请仔细阅读以下所有条款和条件，并在每个条款旁边签名以确认您的理解。完整的申请需要确认这些条款和条件。

Qualifying Applicant 合格申请人

The Applicant does not currently, or during the past seven years, own a property that is or was subject to property tax foreclosure proceedings. 申请人目前或在过去七年中没有拥有或正在经历因未缴纳税款而取消赎回权的没收房产。 (*On behalf of yourself and any business of which you are/were a shareholder, partner, member or officer.*) (代表您自己以及您现在/曾经是其股东、合伙人、成员或管理人员的任何企业。)

The Applicant does not have any ownership interest in any properties that are delinquent on their municipal taxes, school taxes, county taxes, water, sewage, or refuse bills or any other public lien. 申请人没有拖欠市政税、学区税、县税、水、污水或垃圾账单或任何其他公共留置权的任何财产的所有权权益。 (*TCLB reserves the right to request documentation pertaining to the payment of taxes and municipal feeson properties.*) (TCLB保留要求提供与支付税费和市政费用相关的文件的权利。)

The Applicant does not have un-remedied code violations or unpaid state and local fines on properties owned in part or in full by the applicant. 申请人在其拥有的部分或全部财产上没有未补救的违规行为或未支付的州及地方罚款。 (*TCLB reserves the right to collect code information on the Applicant's properties and any violations that are identified will be grounds for ineligibility. The TCLB also reserves the right to inspect the general condition of properties owned by the Applicant and may decline to work with an Applicant if the Applicant owns property that violates local and state property/building codes.*) (TCLB保留收集有关申请人房产法规遵守情况的权利，任何被发现的违规行为将被取消资格。TCLB还保留检查申请人所拥有房产的基本情况的权利，如果申请人拥有违反当地和州房产法规/建筑法规的房产，TCLB可以拒绝与申请人合作。)

The Applicant does not own property which has a history of criminal activity or that has been the subject of any disruptive property or nuisance ordinance prosecutions during the Applicant's ownership. 申请人的房产不得有犯罪记录，或该房产在申请人拥有期间受到任何破坏财产或妨害房产条例起诉的记录。

The Applicant has not violated any previous agreements with TCLB or relinquished ownership of properties previously acquired from TCLB back to TCLB. 申请人没有违反之前与TCLB签订的任何协议，也没有将之前从TCLB获得的产权交还给TCLB的记录。

The Applicant understands that the Applicant's eligibility requirements may not be circumvented by having another person or entity apply for the property on behalf of an ineligible party. 申请人须明确了解并遵守，如申请人的资格不符合要求，不得通过其他人或实体代为申请。 (*An Applicant that is a corporation, trust, partnership, limited liability company, limited liability partnership, or nonprofit will be required to submit additional information in order for TCLB to evaluate its eligibility to be a recipient of property transfers.*) (公司、信托机构、合伙企业、有限责任公司、有限责任合伙企业或非营利组织的申请人需要提交额外信息，以便TCLB评估其作为房产转让接受者的资格。)

Qualifying Applicant 合格申请人 (续。)

The Applicant was not the owner of the property at the time of the tax foreclosure action which transferred title to TCLB. This includes shareholders, partners, members, and officers of the business entity owner and immediate family members of the individual owner. 在进行处理税产的过程中（即将产权移交给TCLB），申请人并不是该房产的所有者。这包括股东、合伙人、成员、商业实体所有者的官员以及个体所有者的直系亲属。

Property Plan 房产计划

The Applicant plans to maintain and develop the property in a fashion that is compliant with local, state or federal code or law. 申请人计划须符合当地、州或联邦法规或法律的方式维护和开发该房产。

The Applicant plans to maintain or develop the property in a fashion that complies with local zoning and ordinances and the proposed end use complies with the Applicable zoning and local laws. 申请人计划须符合当地区域和法令的方式维护或开发该房产，且拟定的最终用途符合适用的区域和当地法律。

(TCLB may at its sole discretion choose to cooperate with an Applicant's efforts to obtain approval for a change in zoning from the member municipality required for the proposed end-use. The TCLB may make the approval of any necessary zoning change a condition in the TCLB Agreement of Sale.) (TCLB可自行决定选择与申请人合作，获得已建立合作关系的市政局对拟议最终用途所需的分区变更的批准。TCLB可将批准任何必要的分区变更作为TCLB销售协议中的一个条件。)

TCLB may provide an Applicant a TCLB Property Assessment Report. The Applicant agrees to rehabilitate the property, at a minimum, according to the Assessment Report, which only provides general renovation specifications. The TCLB Property Assessment Report should not be the sole source from which Applicants develop their work plan. Additionally, TCLB reserves the right to require renovation work, in addition to the scope of work identified in the Assessment Report. TCLB可以向申请人提供TCLB房产评估报告。申请人须同意至少根据评估报告修复该房产，该报告仅提供了基本的改造规范。TCLB房产评估报告不应是申请人制定工作计划的唯一来源。此外，TCLB保留要求对评估报告中确定的工作范围之外的项目进行翻新工作的权利。

Applicant Pre-Approval 申请人预批准

The Applicant, or a representative of the Applicant, have physically visited the property prior to application submission. 申请人或申请人的代表在提交申请之前已经实地考察过该房产。

The Applicant completed an Application for the property of interest. 申请人完成了对感兴趣房产的申请。

The Applicant is providing documentation that shows that they have the ability to finance the cost of acquisition and, if applicable, demolition, new construction, and/or renovations. 申请人提供的文件表明，他们有能力支付收购、拆除、新建和/或翻新的费用。

The Applicant is aware TCLB reserves the right to request references, of any Applicant, at TCLB's discretion. If requested, references must be provided within 5 business days of the request. 申请人知道TCLB保留自行决定要求任何申请人提供证明的权利。如有要求，必须在5个工作日内提供证明人。

The Applicant is aware that the property must meet building code requirements, complete necessary inspections and permits, and provide documentation of necessary inspections and permits at the completion of the rehabilitation project. 申请人明确了解，该房产必须符合建筑法规要求，完成必要的检查和许可，并在修复项目完成时提供必要的检查和许可文件。

Applicant Pre-Approval 申请人预批准 (续。)

The Applicant is aware that TCLB may decide not to transfer any property unless and until a TCLB Agreement of Sale is signed. TCLB reserves the right to decline to proceed with any Application for any property at any time. 申请人已了解在签署TCLB销售协议之前，TCLB可能决定不转让任何财产。TCLB保留在任何时候拒绝任何房产申请的权利。

The Applicant is aware the Buyer must deposit 3% of the sale price or \$1,000, whichever is greater, to TCLB as a condition of the Agreement of Sale. At the transfer of the property, the deposit will be applied to the sale price of the property. If the Seller defaults on the Agreement the deposit will be refunded to Buyer. If the Buyer defaults on the Agreement, the deposit will be forfeited to the Seller. 申请人已了解，作为销售协议的其中一个条件，买方必须向TCLB支付销售价格的3%或1000美元，以金额较大者为准。在房产转让时，押金将用于房产的销售价格。如果卖方违约，定金将退还给买方。如果买方违约，定金不给予退还。

If the Application is approved, the Applicant is aware that they may be required to meet with a representative of TCLB to go over the TCLB Property Assessment Report that was completed on the property. 如果申请获得批准，申请人须了解他们可能需要会见TCLB的代表，查看TCLB对该房地产业完成情况的评估报告。

The Applicant is aware that the TCLB Property Assessment Report DOES NOT address local building code requirements; this must be coordinated by the approved Applicant (Transferee) with the local building department. 申请人须意识到TCLB房产评估报告并未提及当地建筑规范要求；这必须由被批准的申请人(受让人)与当地建筑部门协调。

If this Application is approved, the Applicant agrees to execute an Agreement of Sale within 10 days of notification which may include a Renovation Enforcement Note, Mortgage, or other Restrictive Covenants. Unless otherwise specified by a TCLB representative. 如果此申请获得批准，申请人同意在通知后10天内签署一份销售协议，该协议可能包括翻新执行通知、抵押或其他限制性契约。除非TCLB代表另有规定。

If this Application is approved and, the Applicant is applying as a “Developer who will commit to selling to an Owner Occupant,” they are required to submit a payment to be held in escrow to guarantee Owner Occupant status of the subsequent buyer. 如申请人作为“承诺出售给业主使用的开发商”提出的申请被批准，他们需要提交一笔款项，由第三方保管，以保证后续买方的业主作为房主的身份。

(TCLB reserves the right to request documentation pertaining to the owner occupant status of the subsequent buyer and may decline to satisfy Enforcement Note/Mortgage should Applicant default on commitment to sell to an Owner Occupant.) (TCLB 保留要求提供后续买家的业主身份文件的权利。如果申请人不履行出售给业主即是房主的承诺，可能会被拒绝履行执行通知、抵押贷款)

If this Application is approved, the Applicant understands that they will be responsible for all Closing Costs for the property as laid out in the Agreement of Sale. 如果此申请获得批准，申请人理解他们将负责销售协议中规定的房产的所有成交费用。

Transferee Responsibilities 承让人责任

If the Application is approved, TCLB's Agreement of Sale is signed, and the property is transferred to the new owner, then the Applicant becomes the Transferee. The Applicant is aware the Transferee: 如果申请被批准, TCLB 的销售协议被签署, 并且房产被转让给新的业主, 那么申请人就成为承让人。申请人须了解作为承让人责任:

_____ **If applicable, the Transferee is responsible to coordinate with the appropriate department for the jurisdiction the property is located in. This includes permits, completing rehab work, and inspection sign offs. 如果适用, 承让人有责任与房产所在辖区的相关部门进行协调。这包括许可证, 完成修复工作, 并检查签署。**

_____ **If applicable, the Transferee will provide copies of permits and sign offs to TCLB. 如果适用, 承让人将向TCLB提供许可和签署的副本。**

_____ **If applicable, the Transferee will provide TCLB a copy of the Certificate of Occupancy upon completion. 如果适用, 承让人将在交易完成时向TCLB提供一份入住证明的副本。**

_____ **The Transferee is responsible, if the property has a septic system, to meet approval of the Allegheny County Health Department specifications and comply with all regulations, inspections and timelines set forth by the department. 如果房产有化粪池系统, 承让人有责任满足阿勒格尼县卫生部规范的批准, 并遵守该部门制定的所有法规、检查和时间表。**

_____ **The Transferee will have sole financial responsibility for all costs associated with labor, materials, supplies, etc. 承让人将独自承担与劳动力、材料、供应品等相关的所有费用。**

_____ **Projects are subject to periodic inspections at the discretion of TCLB. If applicable, the Transferee agrees to allow a final inspection to be conducted after completion of all items on the TCLB Property Assessment Report. TCLB可自行决定对项目进行定期检查。如果适用, 承让人同意在完成TCLB房产评估报告的所有项目后进行最终检查。**

_____ **The Transferee understands that they are strongly recommended to obtain hazard and liability insurance for the property. 承让人理解, 强烈建议他们购买房产的风险和责任保险。**

_____ **The Transferee is responsible for turning on, maintaining, and paying for all utilities used at the property after the property is transferred to the new owner. 在房产转让给新业主后, 承让人负责开启、维护和支付物业使用的所有公用设施。**

_____ **The Transferee is aware that TCLB highly recommends the Transferee obtains adequate insurance, including title insurance to protect the Transferee's investment in the property. 承让人知道, TCLB强烈建议承让人购买足够的保险, 包括产权保险, 以保护承让人在房产上的投资。**

_____ **The Transferee understands that any pictures taken of the property at inspections by TCLB staff may be utilized in marketing or other publically available materials/documentation. 承让人理解, TCLB工作人员在检查时拍摄的任何房产照片可用于商业或其他公开可用的材料/文件。**

TCLB Disposition Process TCLB处理流程

TCLB may consider multiple Applications and associated re-use plans for the same property. TCLB可能会考虑同一房产的多种应用和相关再利用计划。

TCLB disposition decisions will, above all, be based upon an assessment of the most efficient and effective way to maximize the priorities listed in the Administrative Policies and Procedures - <https://tricoglandbank.org/resources/>. 最重要的是, TCLB的处理决定将基于对最有效的方法的评估, 以最大化行政政策和程序中列出的优先事项- <https://tricoglandbank.org/resources/>.

TCLB may allow any of the Applicants 15 days to submit any outstanding information to complete the Application needed to determine the Transferee's eligibility and if reuse plans are consistent with TCLB and members' disposition priorities. TCLB reserves the right to extend this to 30 days on a case-by-case basis. TCLB可能允许任何申请人在15天内提交任何未完成的信息以完成申请需要确定受让人的资格以及再利用计划是否符合TCLB和合作伙伴的处置优先级。TCLB保留根据具体情况将其延长至30天的权利。

The TCLB Board has final authority to approve the transfer of all TCLB property. TCLB董事会拥有批准所有TCLB财产转让的最终权力。

TCLB will execute an appropriate TCLB Agreement of Sale between the approved Transferee and TCLB. The TCLB Agreement of Sale may include, but is not limited to: TCLB将在被批准的受让人和TCLB之间签署一份适当的TCLB销售协议。TCLB销售协议可能包括但不限于:

- A determined use of the property. 对房产的坚定使用。
- An amount which includes the proper consideration and any costs the successful Applicant will be responsible for at closing and payment method for the property. 一笔金额, 包括适当的报价和申请人成交时将负责的任何费用, 以及房产的付款方式。
- A reversionary provision outlining the rights TCLB has to remedy any terms unfulfilled by the transferee. 归条款概述了TCLB对受让人未履行的任何条款进行补救的权利。
- Any other conditions or restrictions that TCLB deems necessary to ensure the use, rehabilitation and redevelopment of the property in a manner consistent with the priorities of TCLB and its members. 其他任何TCLB认为必要的条件或者限制, 以确保房产的使用, 修复, 和以符合TCLB及其合作方的优先考虑方式, 对该房产进行重新开发。
- *TCLB will not consider other Applications for the same property upon the execution of a TCLB Agreement of Sale. TCLB在执行TCLB销售协议时, 不会考虑同一房产的其他申请。*

Tri-COG Land Bank Fair Housing Policy Statement Tri-COG土地银行公平住房政策声明

Tri-COG Land Bank (TCLB) believes equal housing opportunities must exist for all persons, regardless of race, color, national origin, religion, age, sex, familial status, marital status, sexual orientation, gender identity or disability. TCLB is committed to assuring equal housing opportunity and non-discrimination in all aspects of our housing activities. As a nonprofit organization undertaking housing activities, TCLB has an ethical as well as legal imperative to ensure that TCLB programs comply fully with all local, state and federal fair housing laws.

Tri-COG Land Bank 秉承, 所有人都必须拥有平等的住房机会, 无论种族、肤色、民族血统、宗教、年龄、性别、家庭状况、婚姻状况、性取向、性别认同或残疾与否。TCLB致力于在我们住房活动的所有方面确保平等的住房机会和不歧视。作为一个从事住房活动的非营利组织, TCLB在道德和法律上有义务确保TCLB计划完全符合所有地方、州和联邦公平住房法。

In the event your application is approved by the TCLB Board of Directors who will serve as your e-witness for the Agreement of Sale? 如果你的申请被TCLB董事会批准，谁将作为你的销售协议的电子形式的证明人？ (Your witness cannot be a co-applicant, or in the case of an organization a co-member/director. Nor can your witness's name be on the deed at closing). (你的证明人不能是共同申请人，或如属机构，不能是共同成员/董事。你的担保的名字也不能出现在成交的协议上)。

Witness Name 证明人姓名: _____

Witness Email 证明人电子邮件: _____

By signing below, I agree that I have read and I accept the Terms and Conditions:
通过下面签名，我同意我已经阅读并接受这些条款和条件:

Applicant 申请人: _____

Date 日期: _____

Applicant 申请人: _____

Date 日期: _____

Application Process



申请流程

Tri-COG Land Bank (TCLB) strategically invests in blighted properties to enhance community safety, value and vibrancy. By acquiring abandoned properties and putting them back on the market with clear, insurable titles, we help to promote stable neighborhoods and stimulate a healthier community. Tri-COG 土地银行是一家非营利组织致力于帮助促进稳定及健康的社区。我们通过收购废弃房产，并将其以清晰，可保的产权形式重新投放于市场。Tri-COG 土地银行以策略性地投资于受损房产来提高社区的安全，价值和活力。

Overview of Our Process 申请流程概述：



Property Visit 预约参观房源：

Potential purchasers must visit the property they are interested in purchasing. This includes completing a **Property Access Agreement** and scheduling a site visit. 潜在买家需实地考察他们感兴趣的房源，其中包括预约看房时间和签署房源准入协议。



Application Submission 提交购买房源申请表：

After the site visit, the next step is to complete a **Property Application** along with all required attachments, which will be evaluated for eligibility and completeness by TCLB staff. To be considered at the next Board Meeting, applications MUST be deemed to be complete by the due date shown on the TCLB website. For an application to be considered complete and ready for Board review, the application and application fee must be submitted and any additional information requested by TCLB staff must be received. We strongly encourage submitting applications prior to the due date for TCLB staff to review and request any additional materials needed. 潜在买家在参观之后，对于想要购买的房源必须完成并提交一份涵盖所有必需附件的申请表。TCLB 工作人员将会评估申请表是否合格和完整，并于下一次的董事会上进行提交，以供董事会成员进行申请结果的评定。潜在买家务必在截止日期前提交申请表，申请费用以及TCLB工作人员所要求的补充材料。强烈建议买家尽早提交申请表，以便工作人员进行审阅和提供所需的任何额外材料。



Application Review 申请表审核：

Complete and eligible **Property Applications** are presented to the TCLB Board of Directors. The approval of an application and transfer of a property is at the sole discretion of the TCLB Board. Although offer amount is an important aspect of the application, the property use, rehabilitation plan (if applicable), and strength of the application submitted are also important. The highest offer amount does NOT guarantee the transfer of a property and submitting an application does NOT guarantee approval to purchase a property. 合格且完整的申请表将会被提交到董事会。董事会成员全权决定申请是否会被批准或房产是否可以转让。虽然报价是审核过程中重要的考虑因素之一，但最高的报价并不能保证购买申请或者转让申请能够被批准。申请表中买家对房产的用途说明，修复计划（如果适用）等信息也同样是董事会成员考量的重要因素。



Closing Preparation 成交前的准备工作：

Once a **Property Application** is accepted by the TCLB Board of Directors, an **Agreement of Sale**, including the purchaser's rehabilitation plan and rehabilitation timeline, will be executed. This formalizes the property plans for both the buyer and the TCLB in a legal agreement with enforcement provisions. This Agreement helps to ensure that TCLB fulfills its commitment to successfully restore blighted properties to productive, responsible ownership for the benefit of the community as a whole. 一旦董事会批准买家的申请表，将执行一份销售协议，其中包括买方的修复计划和修复时间表。这将使买方和TCLB的房产计划成为一份具有执行条款的法律协议。该协议利于确保TCLB履行其承诺，成功地将废弃的财产恢复为具有生产性的、责任的所有权，以利于整个社区发展。



Repairs and Final Inspection 维修与最终检验：

It is the responsibility of the buyer to apply for and obtain any construction permits and permissions from federal, state, and local governments, and to obtain all permissions required from utilities. 买方有责任向联邦、州和地方政府申请并获得任何建筑许可证和许可，并获得公用事业部门的所有许可。

Standard Purchase Process 购买全流程导视图

● **TCLB Action Item**
 TCLB执行的操作程序
 ● **Buyer Action Item**
 买家执行的操作程序
 ● **Both**
 共同执行的操作程序



Post-Closing Next Steps 成交后的后续步骤:

Satisfying TCLB's Enforcement Mortgage 满足TCLB的强制抵押

The Agreement of Sale incorporates the TCLB Property Assessment Report. As part of the Agreement of Sale the buyer agrees to abide by the terms outlined in the Renovation Enforcement Note and Mortgage. This mortgage is in the amount of \$25,000 for properties sold for less than \$50k, \$50,000 for properties sold for \$50k-\$100k, and \$100,000 for properties sold for \$100k+. The Enforcement Mortgage is held against the property until the renovation work outlined in the Agreement of Sale has been satisfactorily completed. This mortgage doesn't require the buyer to make any payments, nor does it accrue interest; it is a safeguard to make sure that the property conveyed is renovated in accordance with the Agreement of Sale and in a manner that complies with local and state laws. Upon completion of renovation work, and a successful final inspection with TCLB, the Land Bank will record a Satisfaction of Mortgage releasing the Enforcement Mortgage from the property. 销售协议包含TCLB房产评估报告。作为销售协议的一部分，买方同意遵守翻新执行通知和抵押中概述的条款。对于售价低于5万美元的房产，该抵押贷款的金额为25,000美元；对于售价为5万美元至10万美元的房产，该抵押贷款的金额为5万美元；对于售价为10万美元以上的房产，该抵押贷款的金额为10万美元。在销售协议中概述的翻新工程圆满完成之前，强制执行抵押将针对该房产进行。这种抵押不需要买方支付任何款项，也不产生利息；这是一项保障措施，以确保所转让的财产按照销售协议并以符合当地和州法律的方式进行翻新。改造工程完成后，TCLB成功进行最终检查，TCLB将记录抵押满足情况，解除房产的强制抵押。

Obligations of TCLB's Enforcement Mortgage TCLB强制抵押的义务:



Begin renovation work within 180 days of closing. 在关闭后180天内开始翻修工作。



Complete progress inspections with TCLB every six months for duration of renovation. 在翻修期间，每六个月与TCLB一起完成进度检查。



Renovations cannot stop for longer than 180 days at a time. 翻新工作每次停止不能超过180天。



Finish renovation work within 36 months of closing. 交易后36个月内完成装修工作。



TCLB will **conduct final inspection** upon completion of renovation work to verify that the renovations were completed according to the Agreement of Sale. TCLB将在装修工程完成后进行最终检查，以验证装修是否按照销售协议完成。

Frequently Asked Questions 常见问题:

What if I need an extension to commence or complete renovation work? 如果我需要延期装修工作的起始时间或结束时间怎么办? An extension of time to start or complete renovation work may be requested in writing. Extensions may be granted on a case-by-case basis based on the reasons for the request and the length of the time extension. 可以书面形式要求延长翻新工程的起始或结束时间。根据请求的理由和延期时间的长短，可以逐案批准延期。

What are the progress inspections? 有哪些进度检查? A representative of the TCLB will schedule progress inspections every 6 months to briefly tour the property, take progress pictures*, and ensure that work is moving ahead as detailed in your Work Plan and in accordance to the Property Assessment Report. TCLB的代表将每6个月安排一次进度检查，对房产进行简单巡视，拍摄进度照片*，并确保工作按照您的工作计划和房产评估报告中的详细说明进行。

What about the final inspection? 最终检验是如何进行的呢? Upon completion of renovation work, a representative of the TCLB will schedule a final inspection (typically after the local occupancy inspection) to briefly tour the property, take final pictures*, and ensure that work has been completed according to the Property Assessment Report and your Work Plan. 翻新工作完成后，TCLB的代表将安排一次最终检查(通常在当地市政进行入住检查后)，对房产进行简单巡视，拍摄最终照片*，并确保工作已根据房产评估报告和您的工作计划完成。

What are the pictures that are taken during TCLB inspections used for? TCLB检查期间拍摄的照片有什么用途? Pictures taken during TCLB inspections will be used for internal reporting purposes (provided to TCLB Advisory Committees and Board of Directors) and verification of work completed, or to support TCLB marketing and fundraising activities. TCLB检查期间拍摄的照片将用于内部报告目的(提供给TCLB咨询委员会和董事会)和核实已完成的工作，或支持TCLB运营和筹款活动。

What happens if I don't complete renovations on time, or if I fail to follow stipulations included in my Enforcement Mortgage? 如果我没有按时完成装修，或者没有遵守强制抵押贷款中的规定，会发生什么? If you fail to abide by the obligations described above, the TCLB reserves the right to declare a default and foreclose on the property. In such an event, you will return the property back to the TCLB. Any outstanding charges or money due during your ownership must be paid by you even if the TCLB reclaims the property. 如果您未能遵守上述义务，TCLB有权宣布违约并取消房产赎回权。在这种情况下，您将把房产返还给TCLB。即使TCLB收回该房产，在您拥有期间任何未支付的费用或到期款项也必须由您支付。

*Even if used only internally, these pictures might be publicly available due to public meetings and Right to Know Laws. 即使仅在内部使用，这些图片也可能会因公开会议和知情权法律而公开。

Accepted Application to Full Ownership 申请批准-交易:

The process of closing on a Tri-COG Land Bank (TCLB) property is a bit different from a standard real estate transaction. If an application is accepted by the TCLB Board of Directors, the buyer can expect the closing to take anywhere from two to three months on average. Tri-COG Land Bank 的交易及过户手续与标准的房地产交易有所不同。在申请被董事会通过后，买方平均需要2-3个月的时候完成交易手续。

Overview of Our Process 流程概述：

During this process, a representative from TCLB will be available to answer any questions and keep the buyer updated on progress.

Board Approval 董事会批准申请：

Once the TCLB Board has approved an application, the buyer will be **contacted within 7 days** to notify them of their successful application. 一旦申请被董事会批准，我们将会于7天内联系并通知买方。

Reviewing Documentation and Agreement of Sale 相关文件审阅与销售协议：

A TCLB representative will provide the buyer with information about obtaining Title Insurance, Lead Based Paint, and the Seller's Disclosure for the property. An Agreement of Sale (including the Property Assessment Report) should be **fully signed within 7-10 days** of application acceptance. An Agreement of Sale is not considered fully executed until the Property Deposit is paid and an Escrow Agreement for the Deposit has been executed. TCLB代表将向买家提供产权保险，含铅涂料以及卖方对该房产所披露的信息。销售协议（包括房产评估报告）须于接受申请后7-10天内完成签署。在房产定金支付和定金代管协议签署前，销售协议不会被视为已完全执行。

Preparing for Closing 为交易过户做准备：

Once the Agreement of Sale has been signed, TCLB will work with our municipal partners and ensure that any encumbrances on the property are cleared and any required tests or permits are obtained before transferring title to the buyer. This process can take **up to three months** to complete. The buyer will be contacted by a representative from TCLB's settlement agency concerning any necessary information they need for closing. 一旦签署销售协议，TCLB将与我们的市政合作伙伴一起工作，确保在房产所有权转让给买方之前，清除任何产权负担，并进行和获得必要的测试和许可。这一过程可能需要三个月才能完成。TCLB的房地产交易代理机构将与买方联系，了解他们完成交易所需的任何必要信息。

Closing on the Property 过户与交易：

Within three months, a TCLB representative will contact the buyer to schedule the closing and will provide the buyer with instructions regarding payment. TCLB aims to make closing as smooth a process as possible and to provide final closing costs in a timely manner. However, final closing costs might not be provided until **a day or two before closing**. After all signatures have been collected at closing, keys to the property will be handed over and title will be transferred into the buyer's name. At this point, the Enforcement Mortgage rehabilitation timeline begins. 在三个月内，TCLB的代表将与买方联系，安排交易与过户，并向买方提供有关付款的指示。TCLB的目标是使成交尽可能顺利，并及时提供最后的交易数目。然而，最终的成交数目可能要到成交前一两天才能提供。签署所有交易文件后，房产的钥匙将会移交，同时产权也将被转移到买方的名下。这时，强制执行抵押贷款的翻修时限开始计算。

Rehabilitating the Property 翻修/修复房产：

Rehabilitation work on the property must begin ***within six months*** of closing and cannot pause for ***longer than six months at a time***. A TCLB representative will schedule required progress inspections every six months to ensure work is moving ahead as previously agreed. All rehabilitation work should be completed ***within three years***. These actions are ***required to satisfy the Enforcement Mortgage and Note*** held by TCLB against the property. 房产的修复工作须在交易完成后6个月内开始，每次暂定时间不得超过6个月。TCLB的代表每六个月会安排一次进度检查，以确保工作按照之前商定的计划和方式如期展开。所有的修复/翻修工作须在3年内完整。这些时间要求是为了满足TCLB对该房产持有的强制抵押和票据

Maintaining the Property 房产维护：

As the new owner of the Property, it is the buyer's responsibility, ***starting day of closing***, to ensure the exterior of the property is maintained to code ***during the rehabilitation process***. This means the buyer will need to ensure the grass is cut, snow is shoveled, and any other municipal requirements that would apply. 作为房产的新业主，买方有责任从成交日开始，确保房产的外部维护，并在修复过程中需符合规范。这意味着买方需要确保割草，铲雪，及任何其他适用的市政要求。

Terminating the Enforcement Mortgage 终止强制抵押：

After rehabilitation work has been completed, a TCLB representative will schedule a final inspection to ensure compliance with the work plan and any other terms of the agreements with TCLB. Upon successful inspection, ***TCLB will satisfy the Enforcement Mortgage and Note*** held against the Property. 修复工作完成后，TCLB的代表将安排一次最终检查，以确保符合工作计划和与TCLB协议的任何其他条款。一旦通过检查，TCLB将履行对该物业的强制抵押和票据。