HAMMOCK ESTATES

Home Sale & ROC Application Guide

Step-by-step instructions for Sellers, Buyers, Agents, and Closing Professionals

PURPOSE OF THIS GUIDE

Use this guide together with the ROC application packet. The goal is to keep the transaction in the correct sequence, avoid incomplete submissions, and prevent unnecessary processing delays.

FIRST DECISION: CHOOSE ONE POINT OF CONTACT

Before the transaction moves forward, the Seller, Seller's Agent, Buyer, and Buyer's Agent must agree on ONE person who will communicate with the Community Association Manager. Management will communicate only with that designated representative regarding the transaction. Calls or emails from other parties will not be honored.

IMPORTANT ROLE OF THE MANAGER

The Community Association Manager represents the Community only. The Manager does not represent an individual Owner, Seller, Buyer, real estate agent, title company, or closing entity.

Please follow every step in order. Do not skip ahead.

1. Confirm Buyer Eligibility Before Proceeding

BUYER ELIGIBILITY REQUIREMENTS

Before any paperwork is submitted, confirm that the proposed Buyer and household meet all community requirements below. If a requirement is not met, do not proceed with the application.

Requirement	Standard
Occupancy	Maximum of two (2) people may reside in the home. No exceptions.
Age	All applicants must be 55 years or older
Credit	Applicants must have a required credit score of 720 or higher.
Pets / Animals	Animals and pets are not allowed.

2. Obtain the Complete ROC Application Packet

The Seller is responsible for making sure the Buyer and/or Buyer's Agent receives a complete application packet.

☐ Pick up a packet in the conference room inside the office building.

☐ Or request an electronic copy from the Manager at DianaGonzalezCFPM@gmail.com.

☐ Confirm the packet includes the current Rules and Regulations.

☐ All parties must read the application instructions and the Rules and Regulations completely before contacting Management or submitting paperwork.

PLEASE READ BEFORE CALLING OR EMAILING

Questions that are already answered in the application instructions or the Rules and Regulations should be resolved by reviewing those documents. Management will not return calls or emails requesting information that is already provided in these materials.

3. Assemble One Complete Submission

Management will not begin processing a partial application. Submit the entire package together.

☐ Completed ROC application for every applicant, with all required fields completed.

☐ Copies of required identification for all applicants.

☐ Executed copy of the Sales/Purchase Agreement.

☐ $150 application fee payable to *Central Florida CAM Services*.

☐ Payment by check or money order only. Cash, Zelle, and credit cards are not accepted.

WHEN THE 10-BUSINESS-DAY PROCESSING PERIOD STARTS

Application processing may take up to 10 business days. The processing period does not begin until ALL required documents, identification copies, agreements, and the application fee have been received. A partially submitted application will NOT be processed.

4. Do Not Send the Transaction to Title/Closing Too Early

STOP — MANAGEMENT PROCESSING COMES FIRST

Before the Real Estate Agent turns the transaction over to the title agent or other closing entity, they **MUST confirm that the Buyer has fulfilled all required buyer steps. This includes submitting a complete application package to Hammock Estates Management for processing.**

The transaction should not be turned over for title or closing processing until the Buyer's completed application and all required supporting documents have been properly submitted to Management.

Early estoppel requests: If Management receives an estoppel request before all buyer/application steps have been properly completed, an $150 early estoppel fee will be assessed to the Buyer/Seller.

5. After Requirements Are Satisfied

Once the Seller and Buyer have completed all required steps and the transaction is properly ready for closing, the Manager will communicate directly with the closing entity as needed.

BEST WAY TO EXPEDITE THE TRANSACTION

Select one point of contact, read the packet first, confirm eligibility, submit everything together, and wait to involve title/closing until the management application steps are complete.

Transaction Sequence Flow Chart

Use this page as a quick-reference checklist. If the answer at any checkpoint is “No,” stop and correct that item before moving forward.

1	All parties select ONE designated point of contact with the Manager.
2	Seller provides Buyer/Buyer’s Agent with the complete ROC application packet and updated Rules and Regulations.
3	Buyer and their representatives read the application instructions and Rules and Regulations completely.
4	Confirm buyer eligibility: age 55+, maximum 2 residents, expected credit score 720+, and no pets/animals.
5	Complete the entire application and gather all required ID copies.
6	Attach the executed Sales/Purchase Agreement to the application.
7	Include the $150 application fee by check or money order payable to Central Florida CAM Services.
8	Submit the COMPLETE package to Management. Partial packages are not processed.
9	Management processing begins only after every required item is received; allow up to 10 business days.
10	Only after management requirements are satisfied should the transaction proceed to title/closing.
11	Manager then communicates directly with the closing entity as needed.

Final Submission Checklist

☐ One designated transaction contact has been selected.

☐ Buyer received and read the complete application packet and Rules and Regulations.

☐ Buyer eligibility requirements have been confirmed.

☐ Application is fully completed for all applicants.

☐ Required ID copies are included.

☐ Executed Sales/Purchase Agreement is included.

☐ $150 check or money order is included and payable to Central Florida CAM Services.

☐ No title/closing handoff or estoppel request has been made prematurely.

Following this sequence exactly will help prevent avoidable delays and added fees.