

THE ULTIMATE SIMPLE GUIDE TO FINANCING FOR YOUR **OASISBIOHOME**



<https://wonderfulstructures.com/oasis-bio-homes/>

<https://oasisbiohome.com/>



OasisBioHome Financing Checklist:

Step 1 Understand Your Financing Needs

- Calculate the total cost of your **OasisBioHome**, including the home, assembly, and any extras.
- Determine your desired loan amount and repayment timeline (e.g., 3, 5, or 10 years).
- **Timeline: 1-2 Days**
- **Completion Date:** _____

Notes:

Step 2 Gather Required Documentation

- Collect the necessary documents for your loan application:
- Proof of income (e.g., recent pay stubs or tax returns).
- Credit report or credit score estimate.
- Identification (e.g., driver's license, passport).
- List of assets and debts.
- Proof of land ownership (if applicable).
- **Timeline: 1-2 Days**
- **Completion Date:** _____

Notes:



Step 3 Explore Financing Options

- Use the OasisBioHome financing tool to apply for up to \$100,000 in unsecured personal loans here: <https://flexxbuy.com/wonderful-structures-by-blake-corporation/>
- Research other financing options like construction loans or local credit unions for potential community development support.
- **Timeline: 3-5 Days**
- **Completion Date:** _____

Notes:

Step 4 Submit Your Loan Application

- Follow the lender's online application process.
- Use the OasisBioHome financing tool to apply with multiple lenders in one step.
- Include all required documents to avoid delays.
- **Timeline: 1 Week**
- **Completion Date:** _____

Notes:

Step 5 Compare Loan Offers

- Evaluate terms, interest rates, and monthly payments for each loan offer.
- Consider the additional 5% fee added to OasisBioHome pricing if using the in-house financing option.

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- **Timeline: 2-3 Days**
 - **Completion Date:** _____

Notes:

Step 6 Choose the Best Loan Option

- Select the loan that aligns with your budget and financial goals.
- Ensure the loan term and monthly payments are manageable.
- **Timeline: 1-2 Days**
- **Completion Date:** _____

Notes:

Step 7 Finalize Your Loan and Payment

- Complete the application process with the lender, providing all required documentation.
- Confirm the loan amount, interest rate, and repayment terms before signing.
- **Timeline: 1 Week**
- **Completion Date:** _____

Notes:



Step 8 Plan for Construction Payments

- Coordinate with OasisBioHome to schedule payments for manufacturing and delivery.
- Ensure funds are available for site preparation, assembly, and additional items.
- **Timeline: Ongoing**
- **Completion Date:** _____
- **Notes:**



Overview: Step-by-Step Guidance

1. Understand Your Financing Needs

Before applying for financing, calculate your budget based on your chosen model and potential costs.

Here are the approximate ranges:

1. **Smallest Model:** ~\$100,000-\$130,000

◦ **Monthly Payments (at 10% interest):**

- 10 years: ~\$1,200-\$1,560/month
- 5 years: ~\$2,300-\$3,000/month
- 3 years: ~\$3,200-\$4,200/month

1. **Medium Model:** ~\$135,000-\$170,000

◦ **Monthly Payments (at 10% interest):**

- 10 years: ~\$1,620-\$2,040/month
- 5 years: ~\$3,110-\$3,910/month
- 3 years: ~\$4,320-\$5,310/month

1. **Large Model:** ~\$175,000-\$200,000

◦ **Monthly Payments (at 10% interest):**

- 10 years: ~\$2,100-\$2,400/month
- 5 years: ~\$4,030-\$4,600/month
- 3 years: ~\$5,600-\$6,300/month

Important Notes:

- These ranges account for variations in assembly costs, extra features, and site preparation.
- Payments are approximations based on a 10% interest rate and may vary depending on the lender and specific loan terms.
- Using **OasisBioHome's** financing tool adds a 5% fee to the home's cost, which is reflected in these ranges.



2. Gather Required Documentation

To streamline your loan application, prepare these common documents:

- **Proof of Income:** Pay stubs, tax returns, or bank statements.
- **Identification:** Driver's license, passport, or similar government-issued ID.
- **Credit Information:** A recent credit score or report.
- **Asset and Debt Details:** Include property ownership, savings, or outstanding loans.
- **Land Ownership Proof (if applicable):** Title or purchase agreement for the property where the home will be built.

3. Explore Financing Options

1. OasisBioHome Financing Tool:

- Apply to over 30 lenders with one application.
- Loans up to \$100,000 with rates from 5%-15% over 12 years.
- A 5% fee is added to OasisBioHome's pricing when using this option.

2. Local Credit Unions:

- Often more flexible with community projects.
- May offer lower interest rates or special programs for sustainable housing.

3. Construction Loans:

- Designed for building homes, tied to specific milestones (e.g., land prep, shell assembly, interior finishings).

4. Submit your Loan Application

- Use the **OasisBioHome** financing tool for a streamlined process:
- Complete a single application to reach multiple lenders.
- Provide all necessary documents upfront to avoid delays.
- Review the platform's guidelines for a smooth application process.
- Get started here: <https://flexxbuy.com/wonderful-structures-by-blake-corporation/>



5. Compare Loan Offers

When evaluating loans, consider:

- **Interest Rates:** Lower rates reduce long-term costs.
- **Loan Terms:** Choose a repayment period that balances monthly affordability and overall interest.
- **Fees:** Include the 5% service fee for OasisBioHome's financing option when calculating costs.

6. Choose the Best Loan Option

- Pick the loan that best suits your financial goals:
- Ensure payments fit within your budget.
- Leave room for unexpected expenses during construction.

7. Finalize Your Loan and Payment

After selecting a lender:

- Verify the loan terms, including the interest rate, monthly payments, and total repayment amount.
- Sign the agreement and confirm your funding timeline.

8. Plan for Construction Payments

Coordinate with OasisBioHome for:

1. **Permitting Kit Deposit:** \$5,000 (deductible from the home's total cost).
2. **Shell Manufacturing:** Payments required in stages, starting with a 50% deposit.
3. **Site Preparation:** Budget for land clearing, slab pouring, and assembly.



Resources and Contacts

- **OasisBioHome** Financing Tool:
- Local Credit Union Contact: _____
- Construction Loan Specialist: _____



Budget Tracker

- Estimated Total Home Cost: \$_____
- Loan Amount: \$_____
- Monthly Payment: \$_____
- Interest Rate: _____%
- Loan Term: _____ Years



Additional Costs

Permitting Kit: \$5,000 (put towards purchase once approved.

(See Permit Guide for more info)

- Site Preparation: \$_____
- Remaining Parts & Assembly: \$_____

Total Budget: \$_____

Remaining Funds: \$_____



Timeline Overview

- Week 1: Calculate budget, gather documentation, and research financing options.
- Week 2: Submit loan applications through OasisBioHome or other lenders.
- Week 3: Compare offers, finalize a loan, and confirm funding availability.
- Week 4-6: Coordinate payments for permitting, manufacturing, and site preparation.



WHAT IF? TROUBLESHOOTING COMMON FINANCING CHALLENGES



1. What If I Don't Qualify for a Loan?

- **Solution:** Explore alternative options like co-signers or local credit unions, which may have more flexible requirements for community or sustainable housing projects.
- Consider saving for a larger down payment to reduce the loan amount needed.

2. What If My Interest Rate is Too High?

- **Solution:** Shop around for better rates from other lenders or inquire about refinancing options after a few years of consistent payments.
- Improve your credit score by reducing outstanding debts or correcting errors on your credit report before reapplying.

3. What If I Need More Than \$100,000?

- **Solution:** Combine financing sources, such as using the OasisBioHome financing tool for part of the amount and a construction loan or credit union loan for the rest.
- Negotiate with local credit unions or banks to include land and construction in a single financing package.

4. What If Pre-Construction Inspections Fail?

- **Solution:** Contact your employer or accountant for income verification documents and use free online tools to access your credit report.
- If land ownership documents are unavailable, request a copy from your title company or county records office.



5. What If My Loan Application is Delayed?

- **Solution:** Follow up with the lender regularly to ensure your application is moving forward.
- Check for missing documents or errors in your application that could be causing delays.

6. What If I'm Not Comfortable with the 5% Fee for OasisBioHome Financing?

- **Solution:** Use the OasisBioHome financing tool to get an idea of your options but compare them to local credit unions or construction loan rates before committing.
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- Negotiate with local lenders who may not charge additional fees for sustainable housing projects.

7. What If Unexpected Expenses Exceed My Budget?

- **Solution:** Build a 10-15% contingency into your financing plan to account for unforeseen costs like site preparation, inspections, or additional materials.
- Look into personal lines of credit or small business loans to cover gaps in your budget temporarily.

8. What If I Can't Make My Monthly Payments?

- **Solution:** Reach out to your lender to discuss refinancing or restructuring your loan to reduce payments.
- Explore income-generating opportunities, such as renting part of your OasisBioHome, to offset costs.



9. What If the Lender Doesn't Understand the OasisBioHome Project?

- **Solution:** Share OasisBioHome materials, including detailed plans and specifications, to demonstrate that the project is straightforward and supported by engineering reports.
- Emphasize the conventional nature of the construction process and the value-added sustainability features.

10. What If I Change My Financing Plan Midway?

- **Solution:** Communicate clearly with all parties, including OasisBioHome, your lender, and any contractors, to realign schedules and payment timelines.
- Ensure that changes won't disrupt critical milestones like manufacturing or site preparation.

By preparing for these common challenges and knowing how to handle setbacks, you'll navigate financing confidently and stay on track to owning your **OasisBioHome**. This section ensures that even first-time homebuyers can approach financing with clarity and control.