



# Qhov Koj Yuav Tsum Paub Txog Xauj Tsev Los Yuav thiab Ntawv Sib Cog Lus Yuav Tsev

What You Need to Know About Renting to Own and Contracts for Deed

## CEEVFAB!

Yuav ib lub tsev nyuab heev. Coob leej poob nyiaj thiab sijhawm thaum lawv xauj lub tsev muaj qhov yuav tau, lossis thaum lawv yuav tsev siv qhov ntawv sib cog lus yuav tsev. Zoo dua yog nrhiav cov paub pab ua ntej koj yuav.

## “Xauj tsev los Yuav” thiab qhov Ntawv Sib Cog Lus Yuav Tsev sib txawv li cas

Feem ntau, **Xauj tsev los yuav** txhais tias xauj tamsim no, mam yuav tom qab. Thaum koj cog lus li no, koj tseem yog tus neeg xauj tsev, thiab tus muag tsev tseem yog tus tswv tsev, kom txog thaum twb yuav kiag lawm.

Qhov **ntawv sib cog lus yuav tsev** txawv heev. Thaum koj xee kiag daim ntawv, ces koj yog tus tswv tsev txhua txoj kev lawm, tsuas yog koj tseem tsis tau daim ntawv npe (title) rau lub tsev xwb. Nws yog koj luag haujlwm los kho thiab tu tsev, thiab feem ntau them se thiab rau isalas.

## Xauj Tsev los Yuav

- Kom sau qhov cog lus cia! Tsis txhob kam/lav tej yam uas tsis muab sau cia. Txoj kevcai yuav hais tsis tau kom ua li txog daim ntawv cog lus yuav lub tsev yog tias tsis sau tseg!
- Sau kom meej rau daim ntawv cog lus ua tsev tias qhov nqi koj them npaum li cas mus rau xauj tsev thiab npaum li cas mus rau yuav lub tsev.
- Ua zoo xyuas daim ntawv cog lus yuav tsev hais tias thaum twg muag tsev kiag, thiab cov nqe lus yog dabtsi. Nws yuav tsum qhia tias seb muag tsev los ntawm ua ntawv sib cog lus yuav tsev, lossis koj yuav tau mus qiv nyiaj yuav tsev. Yog yuav tau qiv nyiaj yuav tsev, nrog ib lub tuam txhab ceev nyiaj tham seb lawv puas kam qiv nyiaj rau koj ua ntej koj xee daim ntawv cog lus. Tshawb xyuas seb tus nqi yuav yog li cas tiag.
- Xyuas kom meej seb tus muag tsev puas yog tus tswv tsev tiag. Mus tim koj lub nroog lub hoobkas zwm ntawv (county’s recorder) thiab hais kom lawv pab koj nrhiav seb leejtwg yog tus tswv rau lub tsev. Rau tej lub nroog loj, ntaub ntawv qhia cov tswv vajtse nyob hauv vassab. Hu rau koj lub nroog lub hoobkas zwm vajtse cov ntaub ntawv yog xav paub ntxiv.



- Tim nroog lub hoobkas zwm ntaub ntawv, lossis hauv vassab, nrhiav seb tus muag tsev puas tseem tiv nyiaj rau lub tsev. Ua zoo xyuas kom tus nqi muag txaus tus tswv muag them qhov nyiaj tiv, thiab tus muag tsev yuav tsum muab them kom tas. Yog tsis them qhov nqi tsev kom tas, tej zaum koj yuav poob lub tsev.
- Ntau daim ntawv cog lus xauj-los-yuav hais tias koj yuav tsum them ib qhov nyiaj cas thaum koj xee ntawv. Qhov no txawv qhov cas nyiaj xauj tsev. Feem ntau, koj tau nyiaj cas xauj tsev rov qab los, tabsis tej zaum koj yuav tsis tau cov them rau lub tsev rov los yog koj tsis yuav lub tsev. Ua tib zoo nyeem daim ntawv cog lus kom zoo.
- Ua zoo saib tsam yog cuav. Tej co tswv tsev yeej tsis xav muag lub tsev. Lawv siv daim ntawv cog lus xauj los yuav los dag nyiaj ntxiv ntawm cov neeg xauj tsev lossis kom tau tus neeg xauj kho lub tsev. Tej tug tswv tsev ua li no vim lawv poob lawv daim ntawv xauj tsev lawm lossis lawv tsis xav kho tsev xwb. Ua zoo nyeem daim ntawv lus cog kom zoo ua ntej koj xee. Thiab kuaj lub tsev kom koj paub tias nws zoo li cas.
- Tej tug tswv tsev muab qhov luag haujlwm kho tsev rau koj hauv daim ntawv cog lus rau qhov xauj-los-yuav. Qhov no txhaum kevcai. Koj yog tus neeg xauj tsev thiab muaj txhua txoj cai tus neeg xauj tsev muaj. Saib peb daim ntawv, [Tej Yam Ntxim Paub Rau Cov Neeg Xauj Tsev](#).



## Ntawv Sib Cog Lus Yuav Tsev

### Daim Ntawv Sib Cog Lus Yuav Tsev yog dabtsi?

Daim ntawv sib cog lus yuav tsev txais tias tsis tas them tus tswv tagnrho tib zaug, tabsis koj siv sijhawm yuav lub tsev, li 2-3 xyoos. Feem ntau, koj them txhua hli kom ntev li ob peb xyoos, ces koj yuav tsum them ib pob nyiaj ib zaug (balloon payment) los them tas yuav lub tsev. Yuav kom them tau ib pob nyiaj ib zaug, feem ntau koj yuav tau mus qiv nyiaj yuav tsev tom tuam txhab ceev nyiaj.

**Cov ntawv cog lus yuav tsev kim heev thiab feem ntau tsis yog ib tug nqi zoo! Feem ntau, nws yog ib qho zoo dua yog koj tos thaum txais tau nyiaj mam li yuav tsev.**

Yog koj daim ntawv cog lus yuav tsev muaj qhov them ib zaug ntau thaum daim ntawv cog lus yuav tsev xaus, ua zoo saib tias koj qiv tau qhov nyiaj yuav tsev ua ntej tso koj mam li pom zoo rau daim ntawv cog lus yuav tsev. Yog koj muaj teebmeem txog koj qhov keebkwm tiv/them nuj nqis, ua ntej kos npe rau daim ntawv cog lus yuav tsev. Koj muaj feem nrhiav tau ib tug kws pab tswvyim txog nyiaj txiag dawb los ntawm ib qho kev pab cuam xws li Lutheran Social Services. Tiv tauj lawv ntawm: [financialcounseling.lssmn.org](http://financialcounseling.lssmn.org) lossis 888-577-2227.

Kho koj qhov credit yuav siv sijhawm. Thaum txog lub sijhawm them qhov nyiaj kawg, tejzaum koj qhov credit yuav tsis zoo txaus los txais tau nyiaj nqi tsev. Yog koj kos npe rau daim ntawv cog lus yuav tsev, tabsis txais tsis tau nyiaj yuav tsev, koj yuav poob lub tsev thiab tagnrho cov nyiaj koj twb them lawm!

## **Ceebtoom!**

Tej zaum cov ntawv cog lus yuav tsev yuav zais ib cov nqi uas yuav ua teebmeem rau koj! Tej zaum nws yuav muaj ib qhov nqi them ib pob nyiaj ib zaug uas muab hu uas lwm yam hauv ntaub ntawv lossis tsis qhia txog li tabsi muab nws zais rau hauv cov nqi them. Nyeem cov lus kom zoo thiab siv lub tshuab suav lossis lub “amortization calculator” hauv vassab los ua cov lej. Txoj kevcai hais tias cov neeg muag tsev uas nquag muag tsev siv ntawv sib cog lus yuav tsev yuav tsum sau ntawv qhia koj txog cov nqi cog tseg. Yog lawv tsis muab daim ntawv sau qhia rau koj, hais kom lawv muab.

Thaum koj yuav lub tsev siv daim ntawv sib cog lus yuav tsev, koj tsis tau laib daim ntawv npe (title) rau lub tsev kom txog thaum them zaum kawg!

## **Yog tias kuv them tsis taus ne?**

Yog koj them tsis tas koj cov nqi tsev, nrog qhov pob nyiaj ua ib zaug them, koj yuav poob koj lub tsev. Cov nyiaj koj twb them tas lawm xiam thiab tus muag tsev yuav tag. Thiab koj poob cov nyiaj tau los kho thiab ua kom lub tsev zoo dua.

Yog koj tsis them cov nyiaj, lossis ua txhaum daim ntawv cog lus li cas, muab nws tshem tawm tau li ntawm 60 hnuv lossis 120 hnuv. Lub sijhawm nyob ntawm seb leej twg yog tus muag lub tsev rau koj. Mus nrog tus kws lij choj tham yog koj tau txais ib daim ntawv muab tshem tawm. Tus kws lij choj mam li pab koj xyuas seb koj muaj sijhawm npaum li cas los daws qhov koj ua txhaum ntawd. Ib yam ua txhaum yog tej yam li tsis them se rau lub tsev.

60 or 120 hnuv sai dua lub sijhawm tsev poob rau tuam txhab nyiaj qhov txheej txheem. Yog koj caum them tsis cuag thaum puv 60 or 120 hnuv, yuav muab daim ntawv yuav tsev tshem tawm, thiab muab koj ntiab tawm tsev tau. Koj tseem muaj cai yog tias tus tswv muag yuav muab koj daim ntawv yuav tsev tshem tawm. Yog muaj li no, hu rau legal aid sai li sai tau ntawm 1-(877) 696-6529!



Yog koj caum them nqi tsev tsis tau, koj tawm tsev ua ntej puv 60 or 120 hnuv es koj thiaj tsis muaj npe raug ntiab tawm tsev nyob hauv koj keebkwm. Muaj qhov ntiab tawm tsev nyob hauv koj qhov keebkwm yuav rau koj mus nrhiav tsev xauj nyuab.

## **Ua zoo xyuas tias tus neeg koj yuav lub tsev puas yog tus tswv thiab puas tau them se**

Mus tim koj lub nroog lub hoobkas zwm ntawv (county’s recorder) thiab hais kom lawv pab koj nrhiav seb leejtwg yog tus tswv rau lub tsev. Ua ntej koj yuav kos npe rau daim ntawv yuav tsev, mus xyuas nram koj lub nroog qhov chaw them se rau vajtse seb puas muaj cov qub se tsis tau them. Ua zoo xyuas kom lub tsev tsis yog poob rau tuam txhab nyiaj. Tej lub nroog muab tej no nyob hauv vassab. Hu rau koj lub nroog lub hoobkas zwm vajtse ntawv.

Tus neeg muag lub tsev yuav tau mus muab daim ntawv yuav tsev zwm cia rau lub nroog lub hoobkas zwm ntawv. Qhov no txhais tau tias nws keebkwm rau pejxeem uas txhua leej tuaj tshawb saib tau koj lub tsev. Yog tus neeg muag tsev tsis muab daim ntawv yuav tsev coj mus zwm nroog lub nroog lub hoobkas zwm ntawv, lawv muab daim ntawv yuav tsev tshem tawm tsis tau.

### **Muab kom tau ntawv kuaj tsev ua ntej xee daim ntawv cog lus**

Ua ntej xee ib daim ntawv cog lus yuav dabtsi, nug kom tus neeg muag tsev muab daim ntawv kuaj tsev rau koj, tej zaum hu uas “Truth in Sale of Housing Report.” Kuj hu uas “TISH.” Daim ntawv yog los ntawm ib tug neeg sab nraud tuaj kuaj seb lub tsev zoo li cas. Qhov no yog ib yam yuav tsum muaj nyob hauv Minneapolis thiab St. Paul thiab lwm cov zos. Hom kev kuaj xyuas no tsis qhia tagnrho cov teebmeem koj lub tsev muaj, tsuas yog tej yam xwb. Xav txog ntiav koj ib tug paub txhij tuaj kuaj xyuas lub tsev thiab.



### **Paub tus nqi tsev ua ntej xee daim ntawv cog lus**

Yog tus nqi yuav tsev hauv daim ntawv yuav tsev siab dhau lawm, koj yuav qiv tsis tau nyiaj los them nws. Tus neeg kuaj nqi tsev sab nraud pab tau koj xyuas seb tus nqi tsev tseem yog li cas. Tej zaum cov neeg muag tsev qhia tau tias tus nqi yog pestawg, hu ua “Broker’s Price Opinion.” Yog koj tsis xav them tus nqi kuaj tsev, tshawb fawb koj tus kheej. Chaw zoo li [www.zillow.com](http://www.zillow.com) pab qhia koj tswv yim tias txim lub tsev muaj nqi pestsawg. Koj kuj xyuas seb koj lub nroog puas tiv tus nqi kwv yees raws cov tsev nyob cheeb tsam ntawm hauv vassab hu uas “estimated market value.” Feem ntau yog nyob tib phab ntawv ntawm qhov qhia txog nqi se.

### **Ib txhia tswv muag tsev yuav tsum qhia koj txog daim ntawv yuav tsev ua ntej koj xee**

Cov neeg thiab tuam txhab uas muag tsev ntau ntau los ntawm daim ntawv sib cog lus yuav tsev yuav tsum qhia cov neeg yuav tsev txog cov nqe lus sau tseg. Tus yuav tsev muaj 5 hnuv los saib daim ntawv sib cog lus yuav tsev ua ntej nws xee, tej zaum koj muaj lus cai foob tus tswv muag. Lawv yuav tsum tau muab cov ntaub ntawv kom ntxaws rau koj thiab. Nug ib tus kws lij choj kom pab.

### **Ua zoo xyuas kom tus muag tsev coj raws li kevcai thaum koj them nws**

- **Tom qab koj thiab tus muag tsev xee daim ntawv sib cog lus yuav tsev rau tus neeg ntaus thwj pom,** tus muag tsev yuav tsum muab ib daim rau koj nroog neb qhov npe xee tseem tseem. Tus neeg muag tsev yuav tsum tau mus “zwm” daim ntawv yuav tsev “contract for deed” nroog rau lub nroog. Qhov no txhais tias lub nroog muab cov ntaub ntawv no nkaws cia lawm.

**NWS TSEEMCEE B HEEV** hais tias tus neeg muag tsev mus zwm daim ntawv yuav tsev “contract for deed” nram lub nroog lub hoobkas zwm ntawv. Ntawm no qhia rau lw m cov neeg hais tias koj txaus siab rau lub vajtse.

- **Yog tus muag tsev tau them nqi tsev rau lub tsev, lossis se, lossis isalas, koj yuav tsum xyuas tej no tamsim no thiab seb lawv puas them tiag.**

Ib co neeg “cuav” muag tsev khaws tus yuav tsev cov nyiaj es tsis coj nws mus them nqi tsev. Yog tus muag tsev tsis them nqi tsev thiab lub tsev raug poob rau tuam txhab nyiaj, ces koj yuav poob lub tsev thiab tagnrho cov nyiaj koj twb them lawm.



Tshawb xyuas nroog lub hoobkas zwm ntawv txog lub/cov tuam txhab nyiaj. Ib co, tiamsis tsis yog tagnrho, cov neeg muag tsev yuav qhia koj hais tias lub tsev them tsis tau tas. Kom tus tswv muag tsev sau ntawv tso lus rau koj tiv tauj lub tuam txhab nyiaj es koj thiaj paub tias them nqi tsev li cas lawm.

Tab sis koj yuav tsum hais kom tus muag tsev muab ib daim ntawv them nqi tsev tsis tau ntev los rau koj saib. Hais kom luam ntawv them nqi tsev rau koj tsawg kawg los ob peb hli ib zaug LOSSIS ntxiv rau hauv daim ntawv cog lus tias tus muag tsev yuav tsum muab ntawv them nqi tsev rau koj txhua hli. Yog koj tsis nkag siab thiab pheej rov xyuas cov lus no mus los, qhov xauj-los-yuav lossis daim ntawv cog lus yuav tsev haj yam yuav phom sij tshaj.

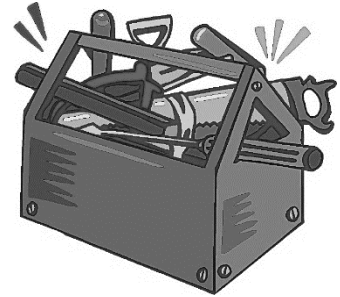
- **Yog koj nrug them nqi ib zaug, ua zoo xyuas kom tus muag tsev ua raws li xeev cov kevcai.** Tus muag tsev yuav tsum cob daim ntawv tshem tawm koj daim ntawv sib cog lus yuav tsev rau koj thiaj xaus tau qhov lus cog tseg. Yog koj tau daim ntawv no, koj muaj cai los them tus nqi kom caum cuag, nrog nqi ntxiv. Daim ntawv cob yuav tsum qhia qhov nqi them ntxiv. Yog koj tau daim ntawv cob, tus muag tsev foob tsis tau rau qhov nqi koj tsis tau them. Yog tus muag tsev yuav muab koj ntiab tawm tsev es tsis ua raws kevcai tshem tawm, hu rau tus kws lij choj sai li sai tau.

Tsis txhob kam xee daim ntawv yuav tsev rov qab mus rau tus muag tsev thaum koj xee daim ntawv cog lus. Tsis txhob xee daim ntawvsib cog lus yuav tsev rov mus rau tus muag tsev lub sijhawm twg li. Tej tug muag tsev hais kom tus yuav tsev xee cov ntawv sib cog lus yuav tsev kom lawv tsis txhob tau ua qhov txheej txheem tshem tawm raws kevcai. Muab daim ntawv yuav tsev rau tus muag tsev tsis pab koj ib yam dabtsi li.

## **Npaj muaj nuj nqi ntxiv thaum yuav tau tsev**

**Kho Tsev:** Yog koj xee daim ntawv sib cog lus yuav tsev, nws yog koj luag haujlwm kho thiab tu lub tsev. Kom tiv thaiv tau koj tus kheej, paub seb lub tsev koj yuav zoo li cas. Tej zaum yuav siv nyiaj ntau los kho/tu nws.

Piv txwv, lub zos nplua tau koj yog koj lub tsev toobkas tha xim lossis toobkas lwm yam kev kho. Yog lub qhov cub puas, koj yuav tsum kho nws. Yog koj tsis kho, tej zaum yuav muab lub tsev kaw tsis pub nyob, lossis tus muag tsev yuav muab koj daim ntawv yuav tsev tshem tawm. Txawm li cas los, koj yuav tau tawm tsev. Koj poob tagrho cov nyiaj koj twb them lawm.



**Cov Se Them Tsev:** Nrhiav kom paub txog cov se them tsev. Yog koj nyob hauv lub tsev koj yuav, tej zaum koj yuav tau them se tsawg zog. Ua ntawv thov qhov "homestead" se tim koj lub nroog chav se rau vajtse. Koj lub tsev tseem ceeb ces yog lub tsev koj nyob hauv ntau dua.

Ua zoo xyuas kom daim ntawv sib cog lus yuav tsev hais tias se tsev thiab isalas npog teebmeem nyob nrog tus nqi them txhua hli lossis koj yuav tau them lawv ntxiv rau koj qhov nqi them txhua hli.

## Totaub cov nqi paj

**Koj cov nyiaj them tsev nyob ntawm daim ntawv sib cog lus yuav tsev yuav muaj paj nrog.**

Piv txwv, yog koj yuav lub tsev \$100,000 tsis them nqi cas thiab 10% paj rau daim ntawv yuav tsev, koj them kwv yees li \$10,000 nqi paj rau thawj xyoo.

Ces, yog koj them \$1,000 tauj ib hlis, thaum thawj xyoo tag koj twb them tau \$2,000 ntawm tus nqi tsev thiab \$10,000 nqi paj. Koj tseem tiv li \$98,000 rau lub tsev tom qab them \$12,000.



Ib txhia ntawv sib cog lus yuav tsev muaj them nqi paj nkaus nkaus xwb. Qhov no txhais tias tsis muaj ib qhov ntawm cov nyiaj koj them txhua hlis mus rau lub tsev tus nqi li. Thaum koj them ib pob ib zaug tom kawg, koj tseem tiv tagrho tus nqi rau lub tsev.

Ua ntej koj xee daim ntawv sib cog lus yuav tsev, hu ob peb lub tuam txhab nyiaj los piv qhov paj tus muag tsev muab thiab lub tuam txhaj nyiaj yuav tsev. Yog koj qiv tau ntawm nyiaj yuav tsev ntawm lub tuam txhab nyiaj, feem ntau qiv nyiaj tom tuam txhaj nyiaj los yuav koj lub tsev zoo dua li ua daim ntawv sib cog lus yuav tsev.

## Tus neeg muag tsev yuav tau ua dabtsi ntxiv thiab?

Tus neeg muag tsev yuav tsum muab koj daim ntawv yuav tsev tuav ntxiv mus yog hais tias muab hloov siv qhov "hloov thaum tag sim neej," mus rau tus txij nkawm lossis menyuum, raws li daim ntawv pom zoo sib nrauj lossis sib cais, lossis muab rau daim ntawv faib khoom ntiag tug hu uas "living" trust. Ntxiv ntawd, tus neeg muag tsev tsis muaj cai kom koj them ib tug "nqi hloov tshwj xeeb."

## **Kuv them daim ntawv sib cog lus yuav tsev tas ntxov puas tau?**

Ua zoo xyuas seb koj daim ntawv sib cog lus yuav tsev kom tsis txhob hais tias yuav raug nplua yog them daim ntawv sib cog lus yuav tsev ntxov. Them ua ntej yog ib qho zoo vim cia koj siv them nqi tsev li them them rau tuam txhab nyiaj thiab them tau daim ntawv yuav tsev tas thaum twg los tau. Tej zaum daim ntawv sib cog lus yuav tsev kuj tuam tau choj rau koj mus yuav lub tsev, yog tias daim ntawv yuav tsev caj cees. Siv lub sijhawm los kho koj qhov keebkwm tiv nqi es koj thiaj muaj feem txais tau nyiaj los them kom tas koj daim ntawv yuav tsev.

**Nco Cia:** tus muag tsev tsis tas yuav qhia rau cov chaw khaws qhab nias hais tias koj them nqi tsev, ces txawm them nqi tsev raws sijhawm los yuav tsis pab koj qhov qhab nais txhuas zaus. Tej zaum koj ntxiv tau tias kom yuav tsum qhia rau chaw khaws keebkwm tiv nqi rau hauv koj daim ntawv yuav tsev.



### **Yog xav tau tswv yim pab yuav tsev, tiv tauj:**

**Minnesota Home Ownership  
Center**  
1000 Payne Avenue, Suite 200  
Saint Paul, MN 55130

Xov tooj: 651-659-9336  
Xov tooj hu dawb: 866-462-6466  
<http://www.hocmn.org>

*Cov ntawv Qhia Tseeb yog qhia kom paub txoj kevcai xwb TSIS yog muab txwv yim txog txoj kevcai. Mus ntsib ib tug kws lij choj rau tswv yim. Tsis txhob siv daim ntawv qhia tseeb yog tias nws qub tshaj ib xyoos lawm. Nug peb txog cov hloov tshiab, daim ntawv qhia txog cov ntawv qhia tseeb, lossis lwm hom ntawv.*

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