

Dear Homeowner:

Thank you for choosing Richmond Neighborhood Housing Services Inc. (RNHS) as Housing Education & Counseling provider. RNHS is a HUD-approved 501(c)(3) not-for-profit corporation that provides housing counseling dedicated to creating vibrant communities and building assets that make a positive impact in people's lives.

Successful completion of the Pre-Purchase course and the One-on-One counseling session qualifies you for special loans, down payment assistance programs and exclusive listings for first time homebuyers.

Please fill out the application along with the following documents:

- 1. Legible, current, **driver license or ID or passport** for each applicant.
- 2. Two Most current consecutive paycheck stubs or source of income for each applicant or any person who will be co-signing in the loan for pre-qualification.
- 3. Three complete most recent bank statements for all bank accounts.
- 4. Most recent three years of W-2's and 1099's for each applicant or any person who will be cosigning in the loan for pre-qualification. **NO STATES RETURN, required.**

Once your application is processed, we will schedule your initial one-on-one counseling session in person or by telephone with a certified personal counselor.

Remember to complete the application authorization and acknowledgement agreement to obtain HUD-1. NOTE: If we are missing information this will delay your certificate and most importantly, a personal counselor to guide you every step of the way.

Call us for more questions or concerns; we are here to assist you.

Richmond Neighborhood Housing Services, Inc.