

Dear Potential Homebuyer,

Thank you for your interest in our First Time Homebuyer's Housing Counseling program. HOND, Inc., is a non-profit organization approved by the U.S. Department of HUD to provide comprehensive homeownership counseling to aspiring buyers and existing homeowners.

We would like to help you obtain homeownership and make sure that you can maintain that home. We offer group classes and individual sessions. Our face to face sessions are offered Monday through Friday, between the hours of 9:30 a.m. and 5:30 p.m.

As a customer, you may attend as many classes and face to face sessions as you need. Below is a list of information that we require all customers to bring to their initial analysis and follow-up appointments. As soon as these documents are gathered, contact our office to set up your appointment.

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|---|--------------------|
| <input type="checkbox"/> Photo ID | |
| <input type="checkbox"/> Pay Stubs | [One Month] |
| <input type="checkbox"/> Checking & Savings Account Statement | [Last Two Months] |
| <input type="checkbox"/> Tax Return 1040 & W2s | [Last Two Years] |
| <input type="checkbox"/> Rental History | [Last Year] |
| <input type="checkbox"/> Credit Report/with Scores | [6 Months] |
| <input type="checkbox"/> Monthly Bills/Expenses | |
| <input type="checkbox"/> Mortgage Commitment Letter | [As you obtain it] |
| <input type="checkbox"/> Sales Agreement/Contract | [As you obtain it] |
| <input type="checkbox"/> Good Faith Estimate | [As you obtain it] |
| <input type="checkbox"/> Truth in Lending Statement | [As you obtain it] |
| <input type="checkbox"/> Home Inspection Report | [As you obtain it] |
| <input type="checkbox"/> Home Appraisal Report | [As you obtain it] |
| <input type="checkbox"/> HUD-1 Settlement Sheet | [As you obtain it] |
| <input type="checkbox"/> List of Housing Professionals | [As you obtain it] |
| <input type="checkbox"/> Mortgage Counseling Fee (\$100.00) | One Time Fee |

Enclosed you will find additional forms to fill out: needs assessment sheet, worksheets numbered 1-4, monthly savings plan, and a budget sheet. Please fill out and complete prior to your next appointment. Fast Track and Long Term sessions are available to families that qualify and meet the requirements. If you have any questions, contact our administrative assistant at our office. Again, **Best Wishes**.

Sincerely,

Gladys B. Spikes

Gladys B. Spikes

Executive Director