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**NID-HCA** is a HUD-approved provider of housing counseling and education services. Through grant partnerships with federal and local governments and private industry partners, NID-HCA offers no-cost counseling and education on a wide variety of housing matters. If your counselor's office does not provide the service that you require, this agency will do its best to refer you to an agency that may be able to assist you.

NID-HCA is a not-for-profit organization. Your counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty.

## **SERVICES WE PROVIDE:**

Our services are delivered in two categories: counseling and education. Counseling is delivered in a confidential, one-on-one setting between you and the housing counselor. The counseling session is specific to your needs. A course of action is developed to help guide both you and the counselor to reach your determined housing goal.

The education component is delivered in a classroom setting where an instructor, usually a housing counselor and/or a professional from the home-buying process, can educate the participants on the applicable course. Each education component is usually followed by a counseling session.

Our agency provides many of our services free of charge. You will be notified at the beginning of the counseling session if a service carries a fee. Here is brief description of all the types of services we provide.

### **Pre-Purchase Counseling and Education:**

These services include information on selecting a home and a neighborhood; financial literacy and real estate terminology; preparing for a mortgage and home purchase; down payment assistance programs; how to select a real estate professional: special veterans counseling; a complete explanation of standard purchase procedures, property inspections, insurance, escrows; laws and regulations covering your purchase including fair housing laws, predatory lending laws, laws prohibiting mortgage modification scams, and the like; financing alternatives; conventional mortgage products; purchasing REO properties, short sale properties and NSP program properties; budget counseling; credit counseling; how to maintain your home and protect your investment; home energy counseling; and discussion of closing costs and the HUD-1.

### **Educational Workshops:**

**First-Time Homebuyers:** NID-HCA provides monthly 8-hour and 4-hour workshops, usually on a Saturday, and provides detailed information for the participant on how to become mortgage ready, shop for a loan, select a real estate professional and how to maintain his or her home. After the workshop a confidential one-on-one-session is scheduled to determine the client's specific course of action leading to homeownership, and to issue the first-time homebuyer certificate.

### **Money Smart:**

NID-HCA provides a monthly 2-hour financial literacy workshop. It is comprehensive financial education curriculum designed to help individuals enhance their financial skills. After the workshop each participant meets one-on-one with a housing counselor to establish a plan of action specific to the client's needs.

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YOUR INITIAL

## SERVICES WE PROVIDE (Cont'd):

### Resolving or Preventing of Mortgage Delinquency Counseling and Education:

These services include: helping you effectively work with lender/servicers including drawing up documents for loan modification and submission of modification documents; fair lending/mortgage fraud identification, referral and reporting; loan modification procedures and programs; work-out plans; loan refinance; deed-in-lieu; deed-in lease; short sale; working with investors; using "hardest hit" funding; review of financials and how to modify living expenses to increase retained household income; what to do if your hardship application is denied by your lender/servicer; explaining what a foreclosure is, the foreclosure process and important timelines, alternatives to foreclosure; mortgage rate reduction programs; loss mitigation strategies; property retention and disposition options; hands-on counseling in delinquency; and bankruptcy information.

### Educational Workshops:

Making Your Home Affordable: NID-HCA provides monthly 2 - 4 hours foreclosure prevention and homeownership preservation workshops, usually on Thursdays and Saturdays. We provide detailed information for the participant on how to avoid foreclosure, mortgage default/delinquency issues, how to submit a hardship application to a lender/servicer, how to effectively communicate with a lender/servicer, homeownership retention and disposition options. After the workshop each participant meets one-on-one with a housing counselor to develop a plan of action specific to the client's needs.

### Home Equity Conversion Mortgage Counseling and Education:

These services include detailed information on the reverse mortgage, loan exit strategies, options other than a reverse mortgage, overview of the reverse mortgage loan application process, information regarding the financial implications of entering into a reverse mortgage and explaining and issuing the certificate of counseling.

### Rental Counseling and Education:

These services include but are not limited to providing information and direct help with: renting with impaired credit; rentals for low, low income persons; excessive deposits; budget and debt counseling; financial literacy counseling and class-type education; rights of children who have been displaced due to foreclosure; rental scams; fair housing awareness, discrimination, health and safety repairs, filing complaints; NID-HCA Tenant Wise program consisting of information and direct assistance with tenant rights, responsibilities and remedies; eviction mitigation; mobility counseling; resources on HUD rental programs and rent subsidy programs; lease and rental agreements; and post-occupancy matters.

### Home Improvement and Rehabilitation:

These services include helping our clients obtain loans and grants for home rehabilitation and providing information on hiring contractors and housing codes.

### Displacement and Relocation Counseling and Education:

These services include helping our clients with relocation benefits, obtaining alternative housing and bankruptcy information.

\_\_\_\_\_  
Print Name

\_\_\_\_\_/\_\_\_\_\_/2020  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_/\_\_\_\_\_/2020  
Date



## Credit Report Authorization and Privacy Disclosure Form

I hereby authorize and instruct **NID-Housing Counseling Agency** hereinafter to obtain and review my credit report. My credit report will be obtained from a credit-reporting agency chosen by NID-HCA. I understand and agree that **NID-HCA** intends to use the credit report to evaluating my financial readiness to purchase a home, credit counseling, and or to engage in post-purchase counseling

My signature below also authorizes the release to credit reporting agencies of financial or other Information that I have supplied to **NID-HCA** in collection with such evaluation. Authorization is further granted to the credit-reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

In addition, in connection to determine my ability a loan:

I, \_\_\_\_\_  
Print Name

Please check one  Authorize  Do Not Authorize

**NID-HCA** to share with potential mortgage lenders and or counseling agencies my credit report and any information that I have provided, including any communication and computations and assessments that have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand I may revoke my consent to these disclosures by notifying **NID-HCA National Office** in writing.

### PLEASE PRINT CLEARLY - must be completed

_____ Print Name	_____/_____/2020 Today's Date
_____ Date of Birth	_____ Social Security Number
_____ Street	_____ City, State, Zip
_____ Email Address	
_____ Signature	

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## **Code of Ethics and Standards of Conduct**

### **General Statements:**

Every officer, employee or agent of the Agency shall perform their duties in good faith, in a manner such persons believe to be in the best interest of the Agency, and with such care, including reasonable inquiry, as an ordinarily prudent person in like position would use under similar circumstances.

Every officer, employee or agent of the Agency must act in a manner that will advance and achieve the Agency's purposes, rather than advance their personal interests.

In performing the duties of an officer, the officer shall be entitled to rely on information, opinions, reports or statements, including financial statements or other financial data, prepared or presented by appropriate agency personnel or Counsel, independent accountants or other persons competent to render services deemed necessary by the Agency. Every officer, employee or agent of the Agency is responsible for knowing and understanding the application of this Code of Ethics and Standards of Conduct.

Every officer, employee or agent of the Agency is required to consult with appropriate Agency sources regarding any situation about which the officer, employee or agent is unclear regarding the application of these ethical rules and standards of conduct. An officer, employee or agent who violates these ethical rules and standards of conduct cannot defend his or her misconduct based on an asserted "failure to understand" said rules and standards.

### **Fraud or Dishonesty:**

All officers, employees and agents of the Agency are encouraged to report to appropriate Agency authorities, all acts of fraud or dishonesty encountered in their scope of duties for the Agency.

### **Prohibition Against Real or Apparent Conflicts of Interest:**

Subject to both the pertinent statutes set forth in the California Corporations Code and the California Common Law, as a general rule, no officer, employee or agent of the Agency shall be materially financially interested, directly or indirectly, in any contract or other transaction with the Agency; no officer, employee or agent shall be materially financially interested, directly or indirectly, in any contract or other transaction with an Agency client.

### **Prohibition Against Solicitation of Gratuities:**

No officer, employee or agent of the Agency may solicit gifts or gratuities, of any value, from clients of the Agency.

### **Acceptance of Gratuities:**

No officer, employee or agent of the Agency shall accept unsolicited gifts or gratuities of more than nominal value from any client of the Agency.

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YOUR INITIAL

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## Conflict of Interest Disclosure and Acknowledgement

This document is designed to protect you and ensure that you have all the information you need to make informed choices in your best interests. Your counselor must disclose all their relevant industry relationships so that you can know that the HUD-Approved Housing Counseling and education services that you receive are free and unbiased. NID Housing Counseling Agency provides low-to-no-cost HUD-approved housing counseling and education services, including:

1. **Pre-Purchase Homebuyer**
2. **Foreclosure Prevention Loss Mitigation**
3. **Non-Delinquency Post-Purchase**
4. **Rental Housing**
5. **Reverse Mortgage**
6. **Homeless Assistance**

NID Housing Counseling Agency may also provide information and assistance with Fair Housing Act complaints and refer clients to other non-profit agencies for services outside of this scope.

Your counselor and or Certified Branch Office Manager **may not, under any circumstances, provide any other service under the NID name other than those listed above.** Your Certified Branch Office Manager is likely a licensed real estate professional and may operate a private firm in the same physical location as this NID branch office. **You are in no way obligated to receive, purchase, or utilize any other service offered by your counselor or Certified Branch Office Manager in order to receive housing counseling services.**

This organization and your counselor are required to list all exclusive, financial, or other relationships between the agency and any other industry partners that are relevant to you. The counselor will determine what disclosures are relevant to your service plan. If your counselor discusses specific services, programs, features, or products, **they must provide information on at least three alternative sources, if available, including an FHA product or service, if applicable.** These alternatives **must not** provide any benefit or thing of value to the counselor or Certified Branch Office Manager if chosen. NID National encourages its clients to ask questions of counselors and Certified Branch Office Manager about their relationships with service providers or products that are discussed.

**Please report any suspected conflicts of interest if you have any questions or concerns about this disclosure statement or your counselor's conduct, please contact the NID-HCA national office at 510-268-9792 with your complaint or comment or email us at [reception@nidhousing.com](mailto:reception@nidhousing.com)**

**. Your concerns will be handled on a confidential basis unless you provide written authorization to share your concerns with your counselor or Certified Branch Office Manager.**

The following page will ask for your signature to record your acknowledgement that you understand these policies and know your rights. NID services may not be provide until you have understood these rights and recorded your acknowledgement on the following page:

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YOUR INITIAL

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## **Conflict of Interest Disclosure and Acknowledgement (Cont'd)**

**NID Certified Branch Office Location and Manager:**

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Name of Partner Services, Programs, Features or Products Discussed:

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Does NID Certified Branch Office Manager or Counselor have an exclusive, financial, or other relationship with this Partner? If so, describe nature of the partnership:

NA

Three or more alternatives to Service, Program, Features or Products:

Please request Resource List

\_\_\_\_\_  
Print Name

\_\_\_\_\_/\_\_\_\_\_/2020  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_/\_\_\_\_\_/2020  
Date

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## **Privacy Policy and Personally Identifiable Information Authorization**

This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes, but is not limited to, personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

An example of one use of this information: depending on the type of service that you receive, this counseling may be made possible in part from federal funds made available by the Department of Housing and Urban Development (HUD) Housing Counseling Program. Program data collection under this grant requires that personal information be made available for program compliance, monitoring, and planning by HUD. If this agency cannot share this data with HUD, it will not receive partial funding for this counseling session. This data is used in a variety of ways, including design of future counseling programs, research, and development of new federal housing policies.

### **Type of Information that we gather about you:**

- Information we receive from you orally, on applications, or on other forms, such as, but not limited to, your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as, but not limited to, your account balance, payment history, parties to transaction and credit card usage; and
- Information we receive from a credit-reporting agency, such as your credit history.

### **Release of your information to third parties**

As long as you have not opted out, we may disclose some or all of the information that we collect, as described above, to your creditors, such as mortgage servicers, or other relevant third parties *where we have determined that it would be helpful to you as a housing counseling and/or education client, would aid us in counseling you, or is a requirement of grant awards that make our services possible*. We may also disclose any nonpublic personally identifiable information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).

Within NID-HCA, we restrict access to non-public personally identifiable information about you to those employees who need to know that particular information to provide services to you. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication, and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

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YOUR INITIAL

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## Privacy Policy and Personally Identifiable Information Authorization (Cont'd)

### You may opt out of certain disclosures

You have the opportunity to "opt-out" of disclosures of your non-public personal information to third parties (such as your creditors), that is, direct us not to make those disclosures. If you choose to opt-out, we will not be able to answer questions from your creditors. Please ask for and complete the **Disclosure of Information Opt-Out Form** to ensure that your instructions go into effect.

If you agree to sign this authorization, the HUD Program will be allowed to:

- (a) submit client-level information relating to this grant to the Program Data Collection System
- (b) open files to be reviewed for program monitoring and compliance purposes, and
- (c) conduct follow-up with you related to program evaluation.

1. I understand that NID-HCA provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that NID-HCA receives federal funds through the HUD Program and, as such, is required to share some of my personal information with HUD administrators or their agents for purposes of program monitoring, compliance and evaluation.
3. I give permission for HUD or other grantor program administrators and/or their agents to follow-up with me within the next three years for the purposes of program evaluation.
4. I acknowledge that I have received a copy of this Policy.
5. I may be referred to other housing services of the organization or another agency as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
6. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred to the appropriate assistance.
7. I understand that NID-HCA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling I receive from NID-HCA in no way obligates me to choose any of these particular loan products or housing programs. I also understand that my counselor is **categorically prohibited** from using PII data for anything performed by that individual or their agents that is outside of NID-HCA HUD-approved housing counseling and education services.

\_\_\_\_\_  
YOUR INITIAL





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## Privacy Policy and Personally Identifiable Information Authorization (Cont'd)

I acknowledge that I have read and signed the Conflict of Interest Policy, Disclosure of Industry Relationships and Client Acknowledgements.

I/We acknowledge receipt of a copy of this disclosure and understand that I may ask my counselor for a separate form to opt out of certain levels of disclosures to third parties.

\_\_\_\_\_

Print Name

\_\_\_\_\_/\_\_\_\_\_/2020

Date

\_\_\_\_\_

Signature

\_\_\_\_\_/\_\_\_\_\_/2020

Date

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## Disclosure Regarding Agency Relationships

NID-HCA is a not-for-profit organization. When you enter in a discussion with your housing counselor, we want you to understand the nature of the counseling relationship. The Counselor has an obligation to provide you with information that will support your housing goal with the utmost care, integrity, and honesty. Counseling is a counselor-to-client or counselor-to-group activity during which the counselor completes some or all of the following activities:

Interviews you to obtain basic information about you, your family and your housing need, problem or goal helps you determine a potentially realizable objective you set for yourself Identifies resources within the Agency (such as loans, grants or rental opportunities), within the community or government agencies, that might assist in meeting the client's need or resolving the client's problem designs and explains a counseling plan that suggests how you can address your need or desire recommends additional private or group counseling sessions conducted by the Agency or by other community organizations.

1. I understand that NID-HCA provides housing counseling after which I will receive a written action plan consisting of recommendations for handling my finances, possibly including referrals to other housing agencies as appropriate.
2. I understand that NID-HCA receives Congressional funds through the National Foreclosure Mitigation Counseling (NFMC) program and, as such, is required to share some of personal information with NFMC program administrators or their agents for purposes of program monitoring compliance and evaluation.
3. I understand NID-HCA receives funds through The Department of Housing and Urban Development (HUD).
4. I understand that NID-HCA receives funds through Bank of America Homebuyer Education and Counseling program in the amount of \$300.00 for counseling responsibilities performed.
5. I acknowledge that I have received a copy of NID-HCA's Privacy Policy.
6. I may be referred to other housing services of the organization or another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
7. I acknowledged that I received NID-HCA national branch office partnership directory and I'm in no way obligated to use any services.
8. A counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
9. I understand that NID-HCA provides information and education on numerous loan products and housing programs and I further understand that the housing counseling. I receive from NID-HCA in no way obligates me to use any products/services.

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YOUR INITIAL

## Disclosure Regarding Agency Relationships (Cont'd)

NID-HCA is committed to assuring the privacy of individuals and families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “non-public personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future program.

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transaction and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

### You may opt out of certain disclosure

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out” of disclosures.

### Release of your information to third parties:

Within the organization, we restrict access to non-public personal information about you to those companies who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public persona information.

### Counselor Obligations:

Your counselor represents your interests and will provide you information and referrals on programs and resources that best meet your needs without regard to any other consideration. Your counselor cannot provide you with legal or financial advice; however, your counselor will make recommendations based on his/her knowledge of programs related to your goal. To avoid steering, the recommendation will include competing sources as well. It is up to you to review the recommendation and make a choice about which company and services you want to apply for; whether or not the company was referred by the Counselor; it is your choice!

\_\_\_\_\_

Print Name

\_\_\_\_\_ / \_\_\_\_\_ / 2020

Date

\_\_\_\_\_

Signature

\_\_\_\_\_ / \_\_\_\_\_ / 2020

Date



## NID-HCA Privacy Policies and Practices

We at NID Housing Counseling Agency value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

### Confidentiality and Security:

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

**I/we acknowledge receipt of a copy of this disclosure and understand that NID-HCA may receive fees or grants in connection with my transaction. I also acknowledge that my counselor will disclose if there is a transaction-based grant or fee or other potential conflict related to the services I/we receive.**

\_\_\_\_\_  
Print Name

\_\_\_\_ / \_\_\_\_ / 2020  
Date

\_\_\_\_\_  
Signature

\_\_\_\_ / \_\_\_\_ / 2020  
Date

## **10 Important Questions To Ask Your Home Inspector**

- 1. What does your inspection cover?**  
The inspector should ensure that their inspection and inspection report will meet all applicable requirements in your state if applicable and will comply with a well-recognized standard of practice and code of ethics. You should be able to request and see a copy of these items ahead of time and ask any questions you may have. If there are any areas you want to make sure are inspected, be sure to identify them upfront.
- 2. How long have you been practicing in the home inspection profession and how many inspections have you completed?**  
The inspector should be able to provide his or her history in the profession and perhaps even a few names as referrals. Newer inspectors can be very qualified, and many work with a partner or have access to more experienced inspectors to assist them in the inspection.
- 3. Are you specifically experienced in residential inspection?**  
Related experience in construction or engineering is helpful but is no substitute for training and experience in the unique discipline of home inspection. If the inspection is for a commercial property, then this should be asked about as well.
- 4. Do you offer to do repairs or improvements based on the inspection?**  
Some inspector associations and state regulations allow the inspector to perform repair work on problems uncovered in the inspection. Other associations and regulations strictly forbid this as a conflict of interest.
- 5. How long will the inspection take?**  
The average on-site inspection time for a single inspector is two to three hours for a typical single family house; anything significantly less may not be enough time to perform a thorough inspection. Additional inspectors may be brought in for very large properties and buildings.
- 6. How much will it cost?**  
Costs vary dramatically, depending on the region, size and age of the house, scope of services and other factors. A typical range might be \$300-\$500 but consider the value of the home inspection in terms of the investment being made. Cost does not necessarily reflect quality. HUD does not regulate home inspection fees.
- 7. What type of inspection report do you provide and how long will it take to receive the report?**  
Ask to see samples and determine whether or not you can understand the inspector's reporting style and if the time parameters fulfill your needs. Most inspectors provide their full report within 24 hours of the inspection.
- 8. Will I be able to attend the inspection?**  
This is a valuable educational opportunity, and an inspector's refusal to allow this should raise a red flag. Never pass up this opportunity to see your prospective home through the eyes of an expert.
- 9. Do you maintain membership in a professional home inspector association?**  
There are many state and national associations for home inspectors. Request to see their membership ID and perform whatever due diligence you deem appropriate.
- 10. Do you participate in continuing education programs to keep your expertise up to date?**  
One can never know it all, and the inspector's commitment to continuing education is a good measure of his or her professionalism and service to the consumer. This is especially important in cases where the home is much older or includes unique elements requiring additional or updated training


\_\_\_\_\_ / / 2020  
Print Name Date

\_\_\_\_\_ / / 2020  
Signature Date

PRINT Your Name: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / 2020

CAUTION

U.S. Department of Housing  
and Urban Development  
Federal Housing Administration (FHA)



GMS Approval No. 2502-0338  
(exp. 05/31/2014)

## For Your Protection: Get a Home Inspection

**Why a Buyer Needs a Home Inspection**

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- ✓ Evaluate the physical condition; structure, construction, and mechanical systems;
- ✓ Identify items that need to be repaired or replaced; and
- ✓ Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

**Appraisals are Different from Home Inspections**

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- ✓ Estimate the market value of a house;
- ✓ Make sure that the house meets FHA minimum property standards/requirements; and
- ✓ Make sure that the property is marketable.

**FHA Does Not Guarantee the Value or Condition of your Potential New Home**


If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you. That is why it is so important for you, the buyer, to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

**Radon Gas Testing**


The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-505-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

**Be an Informed Buyer**

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.



HUD-92564-CN (6/06)



CAUTION