CLIENT CHECKLIST · SERVICE 3 OF 7

HUD/FHA File Prep

Help getting your papers and credit file ready before you meet an FHA lender or a housing counselor.

What this service is

- ✓ We help you get your file ready before you talk to an FHA lender or a HUD-approved housing counseling agency.
- ✓ We review your credit reports with you. If there are errors, we can help dispute them under a written credit repair agreement.
- ✓ We help you gather and organize the papers lenders usually ask for.
- ✓ You get a neat, labeled file you can take to the lender or counselor you choose.

What this service is not

- ✕ We are not HUD, not FHA, and not a lender or mortgage company. We are not HUD-approved.
- ✕ We are not a housing counseling agency. We don't take loan applications.
- ✕ We can't approve you or promise a loan, a rate, or a closing date.
- ✕ No guarantees. No one can promise a credit score, a deletion, a loan, or a grant. We won't either.
- ✕ We do not remove correct information. We only dispute items that look wrong, incomplete, out of date, or that can't be verified.
- ✕ No CPNs (“credit privacy numbers”) and no “new credit identity.” A CPN is not a legal stand-in for your Social Security number.
- ✕ No tradelines and no piggybacking. We don't sell or arrange spots on a stranger's credit card.
- ✕ We never ask for your bank, card, or credit bureau logins or passwords.

What to gather before we start

Check each box as you find it. Bring these to your meeting or show them to us. You keep your papers.

ID and address

- ☐ Government photo ID. Bring it or show it.
- ☐ Proof of your current address, like a utility bill or lease. Cover any account numbers.

Credit

- ☐ Your reports from all 3 bureaus, pulled by you, free, at AnnualCreditReport.com.
- ☐ Collection letters and any proof of paid or settled accounts.
- ☐ Bankruptcy discharge papers, if you filed.

Income

- ☐ Pay stubs from the last 30 days.
- ☐ W-2s from the last 2 years.
- ☐ Federal tax returns from the last 2 years, all pages.
- ☐ If self-employed: 1099s and a year-to-date profit and loss (P&L) statement.
- ☐ Award letters for other income, like Social Security, disability, or VA benefits.

Savings and down payment

- ☐ Bank statements from the last 2 months, all pages. Cover all but the last 4 digits of account numbers.
- ☐ Retirement account statements, if you have them.
- ☐ If family is giving you down payment money, the giver's name and how they are related to you.

Housing and life events

- ☐ Your current lease, or proof of the last 12 months of rent paid (receipts or cancelled checks).
- ☐ Divorce papers or child support orders, if they apply.
- ☐ Notes about any job gaps or late payments. We can help you write a short explanation letter.

Keep your private info private

- ! You pull your own credit reports, free, at AnnualCreditReport.com. You keep them.
- ! Keep account numbers private. On any copy you share, cover all but the last 4 digits.
- ! Do not write your Social Security number, date of birth, bank logins, or account numbers on this checklist.
- ! Do not email your Social Security number, date of birth, bank logins, passwords, or full account numbers. Bring papers to your meeting or show them to us on screen. Ask us for a safer way to share if you need one.
- ! This checklist is yours. Check items off as you gather them. You keep the originals.

What happens, step by step

1. **Free consult.** We talk about your home goal and look at your reports together.
2. **Read the paperwork.** You get a written agreement, a statement of your rights, and a cancellation form.
3. **Sign, then 3 days to cancel.** After you sign, you have 3 business days to cancel. Work starts after that.
4. **Review.** We compare your credit, income, savings, and rent history to common FHA lender checklists.
5. **Action plan.** You get a written list of what to fix and what to gather.
6. **Fix errors.** If your reports have errors, we help you dispute them. The credit repair rules apply.

7. **Organize.** We help you build a complete, labeled file.
8. **Hand-off.** You take your file to the FHA lender or HUD-approved housing counselor you choose. We don't apply for you.
9. **Follow-up.** We check in and help you answer requests for more papers.

Your rights

- You can dispute errors with the credit bureaus (Equifax, Experian, and TransUnion) yourself, for free. You do not have to hire anyone.
- You have 3 business days after you sign to cancel, for any reason, with no penalty.
- We don't charge you until the work you are paying for is fully performed. This is the federal Credit Repair Organizations Act rule (15 U.S.C. 1679b(b)).
- Credit repair needs a written contract that you sign before any work starts. You also get a written statement of your rights and a cancellation form.
- No one can legally remove correct, current, verifiable information from your credit report.
- Free housing counseling: find a HUD-approved housing counselor at hud.gov or call 800-569-4287.

Read more about your rights: https://topshelffundability.com/consumer-rights

Pricing

- Pricing is quoted in writing after your free consult.

Questions? Call 910-978-1173 or email info@topshelffundability.com.