

MAIL TO: P. O. BOX 846, RUSSELLVILLE, AR 72811 OR RETURN IN PERSON TO: 301 EAST 3RD ST., RUSSELLVILLE, AR 72801 PHONE: 479-968-5001 FAX: 479-968-5002

APPLICATION FOR HOME REHABILITATION ASSISTANCE

NAME:	TIRST, MI, LAST	[]MALE []FEMALE
STREET ADDRESS:		
CITY:	STATE:	ZIP CODE:
MAILING ADDRESS		
(IF DIFFEREN	I FROM STREET A	ADDRESS)
CITY:	STATE:	ZIP CODE:
COUNTY:		
HOW LONG HAVE YOU LIVED AT THIS	ADDRESS?	YEARS
SOCIAL SECURITY #:	BIRTHI	DATE
HOME PHONE #:()	CELL PHON	IE #:()
RACE: (CHECK ONE) [] WHITE (not of Hispanic origin) [] HISPANIC [] ASIAN or PACIFIC ISLANDER	[] AMERIC	not of Hispanic origin) AN INDIAN or ALASKAN NATIVE
NOTE: THE INFORMATION SOLICITED ON THIS APPL THE FEDERAL GOVERNMENT, ACTING THROUGH TH DISCRIMINATION AGAINST APPLICANTS ON THE BAS FAMILIAL STATUS, AGE, AND HANDICAP ARE BEING INFORMATION, BUT ARE ENCOURAGED TO DO SO. T APPLICATION OR TO DISCRIMINATE AGAINST YOU I THE GRANTEE IS REQUIRED TO NOTE THE RACE/NA THE BASIS OF VISUAL OBSERVATION OR SURNAME.	IE RURAL DEVELOPM SIS OF RACE, COLOR, I COMPLIED WITH. YO THIS INFORMATION WI IN ANY WAY. HOWEVI	ENT, THAT FEDERAL LAWS PROHIBITING NATIONAL ORIGIN, RELIGION, SEX, DU ARE NOT REQUIRED TO FURNISH THIS ILL NOT BE USED IN EVALUATING YOUR ER, IF YOU CHOOSE NOT TO FURNISH IT,
HEAD OF HOUSEHOLD'S MARITAL STA	L J	RRIED [] SEPARATED [] DIVORCED [] WIDOWED
HEAD OF HOUSEHOLD'S EDUCATION (YEARS OF SCHOO	L COMPLETED):
IS HEAD OF HOUSEHOLD A CITIZEN OR	PERMANENT RES	SIDENT OF THE U.S.? [] YES [] NO

IS ANYONE IN THE HOME A U.S. VETERAN? []YES []NO IF YES, PLEASE LIST NAME(S):

PLEASE LIST THE TOTAL MONTHLY AND YEARLY GROSS INCOME OF <u>EVERYONE IN</u> <u>THE HOUSEHOLD</u>.

PROOF OF INCOME MUST BE ATTACHED TO THIS APPLICATION. (I.E. COPY OF CHECK STUBS, W-2 FORMS, PRINTOUT FROM SOCIAL SECURITY AND/OR SSI, 401K, FOOD STAMPS, ETC.) APPLICATIONS CAN NOT BE PROCESSED WITHOUT PROOF INCOME.

SOURCE OF HOUSEHOLD INCOME	MONTHLY	YEARLY
EMPLOYMENT/WORK	\$	\$
SOCIAL SECURITY/S.S.I.	\$	\$
PENSION OR RETIREMENT	\$	\$
V.A. BENEFITS OR PENSION	\$	\$
T.E.A.	\$	\$
SNAP (FOOD STAMPS)	\$	\$
OTHER	\$	\$
TOTAL HOUSEHOLD INCOME	\$	<u>\$</u>

LIST <u>ALL</u> HOUSEHOLD MEMBERS (**THIS INCLUDES YOURSELF**), DATE OF BIRTH, SOCIAL SECURITY NUMBER, AND RELATIONSHIP OF ALL PERSONS LIVING IN THE HOUSEHOLD.

FULL NAME	DATE OF BIRTH	SOCIAL SECURITY NUMBER	RELATIONSHIP
		·	<u>SELF</u>

	<mark>FYOUR PROPERTY DEED AS PROOF OF OWNERSHIP.</mark> ISSED WITHOUT PROOF OF CURRENT PROPERTY		
INDICATE PROPERTY OWNERSHIP STATUS: [] OWN YOUR HOME (NO MORTGAGE/MORTGAGE PAID IN FULL) [] OWN YOUR HOME (UNDER MORTGAGE) [] LEASE TO OWN CONTRACT (BUYING YOUR HOME/UNDER ESCROW)			
IF UNDER MORTGAGE/ESCROW, HO YEARS	W LONG HAVE YOU BEEN PAYING ON YOUR HOME?		
ARE YOU A FIRST GENERATION HO	ME BUYER? []YES []NO		
DO YOU OWN (INCLUDING CO-OWN PROPERTY OF RESIDENCE. [] YES	I) ANY OTHER REAL ESTATE OTHER THAN THE [] NO		
DWELLING CONSTRUCTION TYPE: []BRICK []WOOD FRAME	E [] MOBILE HOME [] OTHER		
APPROX. AGE OF HOUSE:	YRS.		
WHAT TYPE OF "SEWER SYSTEM" IS THE HOUSE CONNECTED TO? [] CITY SEWER [] OUTSIDE SEPTIC TANK [] NO SEWER SYSTEM [] OTHER			
WHAT TYPE OF FUEL IS USED TO HEAT THE HOUSE? []ELECTRICITY []BOTTLED GAS OR PROPANE []WOOD []NATURAL GAS []NONE			
CHECK ALL REPAIRS NEEDED ON THE HOUSE. (ATTACH SHEETS IF ADDITIONAL SPACE IS NEEDED.) NOTE: KEEP IN MIND ANY "HEALTH OR SAFETY" HAZARDS WILL TAKE PRIORITY OVER OTHER REQUESTS.			
[] SEWER SYSTEM	[] ELECTRICAL		
[] PLUMBING	[] WINDOWS/DOORS		
[] FLOORS/FOUNDATION	[] ROOF		
[] SIDING	[] INSULATION		
[] HEAT/AIR SYSTEM	[] OTHER (PLEASE EXPLAIN BELOW)		

	DIRECTIONS TO YOUR HOME:
-	
-	
	EFERRAL SOURCE: [] AGENCY [] LENDER [] ADVERTISING/MAILER [] REALTOR [] WALK-IN [] WORD OF MOUTH
	LEASE LIST NAME, ADDRESS, AND PHONE NUMBER OF PERSON ASSISTING WITH PPLICATION.
	VAME: PHONE NUMBER:
1	ADDRESS:
]	ELEASE INFORMATION REGARDING MY APPLICATION FOR HOUSING EHABILITATION ASSISTANCE TO THE INDIVIDUAL LISTED ABOVE. CERTIFY THAT I AM THE RESIDENT AND HOMEOWNER OF THE ABOVE-MENTIONED
	ROPERTY AND HAVE GIVEN MY PERMISSION TO ALLOW WORK ON MY HOME IN ACCORDANCE WITH HOME REPAIR PROGRAM GUIDELINES. I FURTHER CERTIFY THAT ALL INFORMATION LISTED ON THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE.
	ACCORDANCE WITH HOME REPAIR PROGRAM GUIDELINES. I FURTHER CERTIFY THAT ALL INFORMATION LISTED ON THIS APPLICATION IS TRUE AND CORRECT TO THE BEST
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-	ACCORDANCE WITH HOME REPAIR PROGRAM GUIDELINES. I FURTHER CERTIFY THAT ALL INFORMATION LISTED ON THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE. (APPLICANT SIGNATURE) (DATE) (CO-APPLICANT SIGNATURE) (DATE)
-	ACCORDANCE WITH HOME REPAIR PROGRAM GUIDELINES. I FURTHER CERTIFY THAT ALL INFORMATION LISTED ON THIS APPLICATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE. (APPLICANT SIGNATURE) (DATE) (CO-APPLICANT SIGNATURE) (DATE) OFFICE USE ONLY

THIS IS AN EQUAL OPPORTUNITY PROGRAM. DISCRIMINATION IS PROHIBITED BY FEDERAL LAW. COMPLAINTS OF DISCRIMINATION MAY BE FILED WITH USDA, DIRECTOR, OFFICE OF CIVIL RIGHTS, WASHINGTON, D. C. 20250





Counseling Areas: Pre-Purchase Home Buyer, Non-Delinquency Post-Purchase, Mortgage Delinquency/Default, Rental, Homeless/Displacement

Group Education Courses: Pre-Purchase Homebuyer Class, Post-Purchase Class for Homeowners, Financial Education Courses, Rental Classes

All Counseling and Education Courses include Fair Housing and Credit/Budget Coaching

Products other than UHDC's will be discussed as options during counseling and group education, but this does not imply that they will be the best choice for any individual.

DISCLOSURE

BY MY SIGNATURE BELOW I am stating that I understand that I am not obligated to receive, purchase, or utilize any other services offered by the organization, or its exclusive partners, in order to receive housing counseling services.

Name (Printed):
Date of Birth://
Current Street Address:
City, State, Zip Code:
Telephone Number: ()
Signature:
Date://



Housing Counseling Client Intake Form

Last Name:	First Name:		MI
Gender: Male Female	Other/Non-Con	forming	
(Physical) Address	City	State	Zip
(Mailing) Address	City	State	Zip
Telephone #	Email:		
Date of Birth:	Forei	gn Born: Yes	No
English Proficient: Yes No:	If no, what language ar	re you proficient ir	n?
Race (may choose multiple):			
American Indian/Alaskan Native Asian Black/African American	Native Hawaiian White Choose not to re	/other Pacific Isla spond	nder
Hispanic: Yes No	Choose no	ot to respond	
Ethnicity: Mexican Puerto	Rican		
Marital Status: Single (never married)	arried Divorc	ed 🔲 Wid	lowed
Household Type:			
Single Adult Female Single	Parent 🔲 Male Si	ngle Parent	
Married with Dependents	Married witho	out Dependents	
Two or More Unrelated Adults: Other Adult(s) Name(s)			
Other (Specify)			
Number of Minors in Household	Total Housel	nold Size (Includin	ng Applicant)
Housing Arrangement:			
Renter	Homeowner with r	nortgage	
Does not pay rent	Homeowner with <u>n</u>		
Homeless	Other (Specify)		(Continue to page 2)

Do you or your household receive rental assistance? Tyes INo
Have you owned a residence before? 🔲 Yes 🔲 No
Are you a first-generation homebuyer? 🔲 Yes 🔲 No 💭 Unknown
Disabled: Yes No Disabled Dependent: Yes No
Military Veteran: Yes No Active Military: Yes No
Education Level:CollegeGraduate SchoolHigh School/GEDJunior CollegeJunior HighschoolPrimaryVocationalNoneOther
Individual Monthly Income: \$ (and/or) Individual Annual Income: \$
Household Monthly Income: \$
How may we help? (May select multiple)
Housing/Financial Education Home Purchase
Mortgage Default/Delinquency Rental Counseling/Assistance
Seeking Shelter/Homeless Services Homeowner Services (i.e., maintenance/repair)
Disaster Preparedness/Recovery Other (specify):
How did you hear about us?
Agency Lender Mailer Walk-in
Word-of-Mouth Other (specify):
Preferred method(s) of contact: mail phone text email
In order to best serve you, please complete this packet in full and return to UHDC along with 1.) <u>proof of household income</u> and 2.) <u>your photo ID</u> .

Client Signature

Date

OFFICE USE ONLY			
Date Received	UHDC Counselor		
Entered in Database Date Initials			
Action Taken:			
Referred to	(Program or Agency)		
Scheduled Counseling			
Scheduled for Workshop (Pre-purchase/Mortgage Ready/Post Purchase/FFP)			



NOTE: This form (front and back) to be completed and signed by any adult household partner/spouse/co-applicant/ co-singer.

Housing Cour	nseling Co-Cli	ent Intake	Form
Husband 🔲 Fat	ther Other Relat her Friend other Employer ter Other (plea		
Last Name:	First Name:		MI
Gender: Male Female	Other/Non-Con	forming	
(Physical) Address	City	State	Zip
(Mailing) Address	City	State	Zip
Telephone #	Email:		
Date of Birth:	Forei	gn Born: 🔲 Yes	No No
English Proficient: Yes No			—
Race (may choose multiple):	. If no, white language a	e you proneiene m	·
American Indian/Alaskan Native Asian Black/African American	 Native Hawaiian White Choose not to re 		nder
Hispanic: Yes No	Choose no	ot to respond	
Ethnicity: Mexican Puert	o Rican		
Marital Status:			
Single (never married)	farried Divorc	ed 🔲 Wid	owed
Household Type:			
Single Adult Female Single	e Parent 🛛 Male Si	ngle Parent	
Married with Dependents	Married with <u>o</u>	<u>ut</u> Dependents	
Two or More Unrelated Adults: Other Adult(s) Name(s)			
Other (Specify)			
Number of Minors in Household			
Housing Arrangement:			Supplicant J
Renter	Homeowner with r		
Does not pay rent	Homeowner with \underline{r}	_	(Continue to p

Do you or your household receive rental assistance? Yes No
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Are you a first-generation homebuyer? 🔲 Yes 🔲 No 💭 Unknown
Disabled: Yes No Disabled Dependent: Yes No
Military Veteran: Yes No Active Military: Yes No
Education Level:CollegeGraduate SchoolHigh School/GEDJunior CollegeJunior HighschoolPrimaryVocationalNoneOther
Individual Monthly Income: \$ (and/or) Individual Annual Income: \$
Household Monthly Income: \$
How may we help? (May select multiple)
Housing/Financial Education Home Purchase
Mortgage Default/Delinquency Rental Counseling/Assistance
Seeking Shelter/Homeless Services Homeowner Services (i.e., maintenance/repair)
Disaster Preparedness/Recovery Other (specify):
How did you hear about us?
Agency Lender Mailer Walk-in
Word-of-Mouth Other (specify):
Preferred method(s) of contact: mail phone text email
In order to best serve you, please complete this packet in full and return to UHDC along with 1.) <u>proof of household income</u> and 2.) <u>your photo ID</u> .

Co-Client Signature

Date

OFFICE USE ONLY			
Date Received	UHDC Counselor		
Entered in Database Date Initials			
Action Taken:			
Referred to	(Program or Agency)		
Scheduled Counseling			
Scheduled for Workshop (Pre-purchase/Mortgage Ready/Post Purchase/FFP)			

FINANCIAL & HOUSING AFFORDABILITY ANALYSIS WORKSHEET

Per agency regulations, every housing counseling session requires a financial and housing affordability analysis to help the client achieve their housing goals. The counselor must ensure that their counseling process is appropriate for the circumstances and consistent with HUD requirements. Establishing a budget is a part of conducting the required financial and housing affordability analysis for most types of housing counseling. **Please complete to the best of your ability.**

NAME			Expenses	Amount
DATE			FIXED EXPENSES	
		7	Current Rent	
Income	Amount		Car Payment	
Job #1			Auto Insurance	
			Health Insurance	
Job #2			Student Loans	
Unemployment			Personal Loans	
			Other:	
Child Support			VARIBLE EXPENSES	
			Heat/ Gas	
Pension/Retirement			Electric	
Disability Income		1.	Cable	
,			Water	
Public Assistance			Internet	
(example: SNAP/EBT)			Phone	
Other:			Child Care/Child Support	
TOTAL INCOME	\downarrow		Credit Card Payment #1	
			Credit Card Payment #2	
TOTAL EXPENSES	_		Credit Card Payment #3	
(subtract)	/	ŧ	Gasoline	
LEFT OVER	=		Groceries	
		7/	Eating out	
		1	Doctor Visits	
ASSETS	1	٦	Prescriptions	
Checking Acct(s) Total Balance			Laundry/Dry Cleaning	
		-	Barber/Beauty Shop	
Savings Acct(s) Total Balance			Personal Expenses	
			Other	
Cash/Other			TOTAL EXPENSES	



Existing Rental Housing Self-Help Housing Counseling Weatherization Elderly Apartment Complex Land Development Elderly Apartments Non Elderly Apartments

Phone 479-968-5001 FAX 479-968-5002 P.O. Box 846, Russellville, Arkansas 72811

CREDIT RELEASE FORM

By my signature below I/we authorize Universal Housing Development Corporation to obtain a soft credit report for me/us. This authorization is valid for purposes of verifying information and counseling, or any other lawful purpose covered under the Fair Credit Reporting Act (FCRA). Credit scores are not impacted by soft credit checks, unlike hard inquiries. (They may or may not be recorded in your credit reports, depending on the credit bureau.) Since soft inquiries are not connected to a specific application for new credit, they're not visible to creditors.

Applicants Name:	Co-Applicant Name:
Social Security Number:	Co-Applicants SS#
Date of Birth:///	Date of Birth://
Current Street Address:	_ Current Street Address:
City, State, Zip Code:	_City, State, Zip Code:
Telephone Number:	_ Telephone Number:

Signature:	Signature:	
Date:	Date:	_
I would like a copy of my report via:		
in-person		
passcode-encrypted email to:		



Universal Housing Development Corporation PO Box 846, Russellville, AR 72811 – 479-968-5001 301 East 3rd Street, Russellville, AR 72801

Privacy Policy

Universal Housing Development Corporation (UHDC) is committed to assuring the privacy of individuals and/or 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 "nonpublic 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. We may also use anonymous accumulated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

Types of information that we gather about you

- 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, the Department of Housing & Urban Development (HUD), USDA Rural Development, lenders/creditors, etc.; and
- Information we receive from a credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

- 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. *Opt-out option does not apply to the Department of Housing & Urban Development (HUD) and their reviews of files.
- 2. If you choose to "opt-out", we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your "opt-out", you may call us at 479-968-5001 and do so. It will be noted in your files.
- 3. Please indicate at the bottom of this form if you choose to "opt-out" of disclosures of your nonpublic personal information to third parties.

Release of your information to third parties

So 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 or third parties where we have determined that it would be helpful to you, or would aid us in counseling you.

We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process) or as a requirement of grant awards which make our services possible.

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

I have received a copy of and read the Privacy Policy of UHDC. I understand that by signing my name, I state that I have reviewed the policy in its entirety and understand the terms set forth in this policy.

Client Signature

Date

Co-Client Signature

Date

 \Box Please check this box if you wish to "opt out" of disclosures of your nonpublic personal information to third parties other than for reporting and monitoring of grants and funding.



UNIVERSAL HOUSING DEVELOPMENT CORPORATION

301 East 3d Street, P.O. Box 846, Russellville, AR 72811-0846 Tel.: 479-968-5001, Fox: 479-968-5002

NeighborWorks*

Website: www.uhdchousing.org

Disclosure to Client for HUD Housing Counseling Services

Services Offered:

Our agency provides the following HUD one-on-one housing counseling services: homeless assistance; rental topics; pre-purchase/homebuying; non-delinquency post-purchase; home maintenance and financial management for homeowners; and resolving or preventing mortgage delinquency or default counseling.

Our agency also provides the following services and group education workshops: financial literacy; predatory lending, loan scam, or other fraud prevention; fair housing; homelessness prevention; rental; pre-purchase/homebuyer education; non-delinquency postpurchase; and resolving or preventing delinquency.

Relationships with Industry Partners:

Our agency has financial or exclusive relationships, or both, with specific industry partners, including HUD, Neighborworks America, Federal Home Loan Bank, or U.S. Department of Agriculture Rural Housing Service.

No Client Obligation:

There is no obligation to receive, purchase, or use any product or service offered by this agency or any services of its industry partners or other party in exchange for your receiving HUD housing counseling services.

Alternatives:

As a condition of our services, and in alignment with meeting our counseling goals, and in compliance with HUD's Housing Counseling Program requirements, we may provide information on alternative services, programs, and products available to you, if applicable and known by our staff.

Financial Analysis:

Every housing counseling session requires a financial and housing affordability analysis of the client's financial situation. This includes but is not limited to:

1. The establishment of a household budget customized to a client's current situation including any adjustments the client should make to achieve their housing goals;

A review of the client's income, expenses, spending history, assets and use of credit; and
 The financial analysis and budget should include as much full and accurate information

I have read and received a copy of this disclosure.

Client Signature

Date

Date

Co-Client Signature

Franklin County Section 8 320 N. 2nd Street Ozark, AR 72949

Tel.: 479-667-4705 Fax: 479-667-4705 Yell County Section 8 507 N. 4th St. Suite E P. O. Box 438 Dardanelle, AR 72834 Tel.: 479-229-5112 Fax: 479-229-5112 Pope County Section 8 301 E. 3rd Street P. O. Box 846 Russellville, AR 72811-0864 Tel.: 479-968-5001 Fax: 479-968-5002

Southlawn Apts. 1701 S. Detroit #51 Russellville, AR 72801

Tel.: 479-968-4902 Fax: 479-890-4385 Paris Rural Rental Apts. 1125 S. 3^{cd} Street P. O. Box 489 Paris, AR 72855 Tel.: 479-963-6166 Fax: 479-963-6166



UHDC Universal Housing

301 East 3rd Street, P.O. Box 846, Russellville, AR 72811-0846

NeighborWorks"

Tel.: 479-968-5001, Fax: 479-968-5002

Website: www.uhdchousing.org

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