

BENC PIUX GONG-KINV HATC JIENV NYEI NYAANH DAAN (RESTRICTED ACCOUNT) PORV MENGH ZEIV

LONGC JIENV OIX ZUQC HIUV

HATC JIENV NYEI NYAANH DAAN SE:

Benx nyaanh daan yiem nyaanh laamz, credit union, lo haax bun duqv zipv jienv benc piux nyei hmaungv-doic haih siou nyaanh daaih kungx bun longc duqv jhex mingh naaiv deix jauv hngangv:

- Maaiz biau daaih yiem;
- Njiec buonv jhex gorn saeng-eix; fai
- Bun maaih mbuox yiem nyaanh daan wuov dauh caux dongh bangc ninh goux nyei mienh mingh doqc sou fai hoqc gong. (Bangc goux nyei mienh se dongh maaih mbuox yiem nyaanh daan wuov dauh duqv njiec jienv sou fai haih njiec duqv hung haa nzou-zinh sou benx bangc ninh uix nyei mienh.)

Ndaangc maengx mingh koi hatc jienv nyei nyaanh daan nor, meih nziex oix zuqc maaih deix nyaanh sotv gan sin caux ganh nyungc nyaanh nyuonh (dorngc se nyaanh laamz daan, juangx saeng-eix (stocks), ndau fai biau, lo haaix.) maiv bun camv jhex ndaangc dongh yie mbuo bun leiz meih maaih mbuoqc zhex wuov weic mbungh jienv haih duqv daaih longc. Weic Hnangv Naaiv:

Se gorngv meih longc yietc deix hatc jienv nyaanh daan naaiv deix nyaanh weic maaih jiepv zeh sic, maiv gunv jiepv zeh sic se weic laaix maaih mienh nzuonx seix fai maaih haih hoic maengc nyei jauv cuotv daaih, dongh zorgv cuotv naaiv deix nyaanh yaac funx bieqc meih maaih leiz maaih nyaanh mbuoqc \$2,000 fai \$3,000 mi'agv (se gorngv aengx zoqc yaac maaih yietc dauh mienh yiem biau zong dongh waic mingh fai buangv 60 hnyangx fai gauh gox).

HATC JIENV NYEI NYAANH DAAN LEIZ:

- Meih oix zuqc duqv zipv jienv benc piux leic dauh dongh meih mingh koi nyaanh daan nyei ziangh hoc.
- Maaih gauh camv yietc norm hatc jienv nyei nyaanh daan yaac duqv nyei.
- Hatc jienv nyei nyaanh daan maiv maaih leiz hatc jienv kungx bun siou nyaanh camv duqv taux mbuoqc zhex hngangv.
- Nyaanh yiem yietc zungv hatc jienv nyei nyaanh daan wuov deix se maiv funx bieqc maaih leiz hatc jienv bun meih nyei hmuangv doic kungx maaih duqv mbuoqc zhex nyaanh hngangv wuov.
- Meih oix zuqc njiec jienv mbuox yiem Hatc Jienv nyei Nyaanh Daan Laengz Waac Sou (Restricted Account Agreement) ndaangc maengx meih haih duqv nyaanh daan funx benx Hatc Jienv nyei Nyaanh Daan.
- Meih kungx haih longc naaiv deix nyaanh weic dongh bun longc duqv nyei jauv hngangv.
- Nyaanh caux leic zinh dongh yiem zuqc hatc jienv nyei nyaanh daan wuov deix meih oix zuqc ca'lengc siou maiv bun zorpc zuqc ganh norm nyaanh daan.
- Hatc Jienv nyei Nyaanh Daan duqv daaih nyei leic zinh oix zuqc yietc zaqc aengx dapv bieqc nyaanh daan mingh.
- Meih oix zuqc zoux jienv Hatc Jienv nyei Nyaanh Daan Laengz Waac Sou bun ginx norm Hatc Jienv nyei Nyaanh Daan ganh maaih zeiv.
- Se gorngv meih maaih jienv hatc jienv nyei nyaanh daan liuz meih dingh maiv nyanc benc piux leic dauh, naaiv deix nyaanh haih funx bieqc meih maaih nyei jaa-dingh caux nyaanh se gorngv meih aengx zoux sou tov nzunc leic dauh nor.

ZUNH TONG ZORQV NYAANH CUOTV

- **Buo hlaax Zunh Tong nyei Biauv Zong**
 - Yiem jienv buo hlaax gu'nyuoz nyei ziangh hoc zorqv cuotv nyei nyaanh wuov, zuov taux meih oix zuqc zunh tong duqv nyaanh bieqc dieh nzunc wuov cingx oix zuqc zunh tong mbuox.
 - Nquenc zaangc yietv duqv zipv jienv buo hlaax zunh tong sou liuz ziouc aengx dimv mangc nzunc meih maaih nyei nyaanh yaac dingc mangc gaax dongh meih duqv zorqv nyaanh cuotv wuov se dorh mingh longc weic bun longc duqv nyei jauv fai. Se gorngv meih maaih nyei nyaanh se gauh zoqc hatc jienv bun maaih nyaanh mbuocq ziex hngangv wuov nor (\$2,000/\$3,000), meih corc maaih leiz haih duqv jienv leic dauh mingh se gorngv jiex liuz naaiv kang jauv corc maaih leiz duqv nyei nor.
- **Maaih Goiv Yienc Cingx Zunh Tong nyei Biauv Zong**
 - Duqv zorqv nyaanh yiem Hatc Jienv nyei Nyaanh Daan cuotv liuz nor meih oix zuqc zunh tong yiem 10 hnoi gu'nyuoz.
 - Nquenc zaangc oix dimv mangc hatc jienv bun maaih nyaanh camv taux mbuocq ziex wuov yiem duqv zipv liuz zunh tong sou 10 hnoi gu'nyuoz.
 - Meih weic haaix diuc zorqv nyaanh cuotv wuov oix dingc bun meih maaih leiz haih duqv jienv mingh nyei jauv.
 - Se gorngv meih maaih nyei nyaanh se gauh zoqc hatc jienv bun maaih mbuocq ziex wuov nor (\$2,000 / \$3,000) meih corc maaih leiz haih duqv jienv leic dauh mingh se gorngv jiex liuz naaiv kang jauv corc maaih leiz duqv nyei nor.

LONGC NYAANH

• Maaiz Biauv Daaih Yiem:

Meih haih dorh Hatc Jienv nyei Nyaanh Daan nyaanh mingh hngangv naaiv longc:

- Dorngv jienv nyaanh (deposits), zinh, jiex gorn bun deix ndaangc nyei nyaanh (down payment), jaauv gaax nyei buonc nyaanh (principal payment)
- Cuotv nyaanh guonx sou (closing costs)
- Zorc biauv caux nangx jienv biauv nyei ga'naaiv (fixtures)

Meih maiv haih dorh Hatc Jienv nyei Nyaanh Daan nyaanh mingh hngangv naaiv longc:

- Maaiz jaa-dorngx nyungc horngv
 - Biauv zong longc nyei ga'naaiv
- ### **• Bun Maaih Mbuox Yiem Nyaanh Daan nyei Mienh Caux Bangc Ninh Goux nyei Mienh Mingh Doqc Sou fai Hoqc Gong:**
- Meih haih dorh Hatc Jienv nyei Nyaanh Daan nyaanh mingh hngangv naaiv longc:
- Zinh, cingv horqc dorngv, sou, horqc dorngv qiemx longc nyei ga'naaiv, jaa-sic, lengc jeiv qiemx longc nyei lui-houx
 - Horqc saeng yiem nyei biauv caux lai-hnaangx hoqc gong nyei jauv
 - Mingh horqc dorngv/hoqc gong liemh mingh caux nzuonx nyei zinh
 - Cingv mienh goux jienv fu'jueiv weic haih mingh doqc sou

LONGC NYAANH BORQV MINGH:

• Njiec Buonv Jiex Gorn Siang Saeng-eix:

Meih haih dorh Hatc Jienv nyei Nyaanh Daan nyaanh mingh hngangv naaiv longc:

- Maaiz , zorc , caux goux jienv saeng-eix longc nyei jaa-dorngx
- Jaa-sic, liu-houx fi'hngangv nyei, ganv nyungc tengx mbungh jienv fai oix zuqc maaih nyei lui-houx, caux heih
- Jaauv gaav daaih nyei nyaanh caux leic zinh dongh longc maaiz saeng-eix jaa-dingv fai maaiz maaic nyei ga'naaiv
- Saauh dorngv caux cuotv douz/wuom weic gong-dorngv saeng-eix longc nyei biauv
- Cingv gong-mienh
- Fiev njiec sou-daan, fungx gan nzaangv, caux fungx gan fienv nyei zinh
- Saeng-eix zinh, nzou-zinh, maaiz beu sengh (insurance), cingv dimv nyaanh nyei sou-daan (bookkeeping) fai ganv nyungc cingv mienh tengx zoux nyei gong

Meih maiv haih dorh Hatc Jienv nyei Nyaanh

- Daan nyaanh mingh hngangv naaiv longc: Longc weic ganv, dorngv se weic nauc ngitc

ZENGX MENGH

Meih oix zuqc maaih zengx mengv sou mbuox nquenc zaangc haaix zanc meih koi Hatc Jienv nyei Nyaanh Daan caux haaix zanc meih zorqv nyaanh cuotv Hatc Jienv nyei Nyaanh Daan nyei ziangh hoc.

• Zengx Mengv Taux Duqv Koi Caux/Fai Zorqv Nyaanh Cuotv nyei Nyungc Zeiv Se Liemh Jienv Naaiv:

- Nyaanh daan sou (passbook), nyaanh laamz fungx daaih nyei sou fai nyaanh laamz, credit union, lo haaix nyei wuih daan, dongh maaih jienv nyaanh laamz nyei mbuox caux deic zepv caux maaih jienv maaih mbuox yiem nyaanh daan nyei mienh nyei mbuox, nyaanh daan hoc, caux
- Yiem meih duqv njiec mbuox Hatc Jienv nyei Nyaanh Daan Laengz Waac sou daaih naaiv douc maaih nyaanh mbuocq ziex caux zorqv nyaanh cuotv fai dapv bieqc nyei yietc zungv jauv.

• Zengx Mengv Taux Meih Duqv Zorqv Nyaanh Mingh Hngangv Haaix Longc nyei Nyungc Zeiv Se Liemh Jienv Naaiv:

- Longc cuotv liuz daaux nqaang daaih nyei qekv (cancelled check)
- Maaiz ga'naaiv fai tengx zoux gong nyei mienh duqv leangz ngaenc waac njiec sou gorngv jienv meih duqv maaiz haaix nyungc caux duqv cuotv liuz nyaanh mbuocq ziex
- Wuih daan
- Hatc Jienv nyei Nyaanh Daan sou gorngv jienv maaih nyaanh mbuocq ziex