

**Reduced Completion Time Amendment**  
**Virginia Individual Development Account Program**  
*Agreement between DHCD and Saver*

On May 31, 2012, the current VIDA funding will end due to the closeout of the Assets for Independence grant. You must complete your training requirements, save your desired amount in your account and **submit your final purchase request to DHCD by May 1, 2012**. This means you will **have less than the typical two-year timeframe** to complete the program. Please read the following carefully and sign below to acknowledge that you understand that you have less than the typical two-year period to complete the program and wish to continue or that you would like to withdraw your application.

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**I understand that the VIDA program funding will cease on May 1, 2012, and I must complete my training requirements, save my desired funds and submit my final withdrawal request to make a purchase by this date. I understand that I must submit a final Qualified Withdrawal form to DHCD by May 1, 2012 or forfeit any earned match funds. I understand that my deposited savings will be returned to me through the Non-Qualified withdrawal procedure process.**

**I understand that DHCD will not be able to provide match for Qualified Withdrawal forms postmarked after May 1, 2012 and that any funds in my savings account will be returned to me using the Non-Qualified withdrawal process.**

I have signed and checked the appropriate box indicating whether I can agree to these updated terms or whether I wish to cancel my participation.

- I agree to the terms of this addendum to the VIDA saver's agreement and acknowledge that I can **complete my training requirements, save my desired funds and submit my final withdrawal request to make a purchase to DHCD by May 1, 2012**.
- I do not believe that I can complete the program in the remaining time period. Please return my \$25 check or money order to me. I am interested in being added to a waiting list should additional funds become available in the future.

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Print Name

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Saver's Signature

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Date