

Client/Counselor Agreement

Rutland West Neighborhood Housing Services/dba NeighborWorks® of Western Vermont and its staff agree to provide the following services:

- Development of spending plan
- Analysis of the mortgage default, including the amount and cause of default
- Presentation and explanation of reasonable options available to the homeowner
- Assistance communicating with the Mortgage Servicer and Timely completion of promised action
- Explanation of collection and foreclosure process
- Identification of assistance resources and Referrals to Resources
- Confidentiality, Honesty, Respect, and Professionalism in all services
- **“Please be advised that we can not help every homeowner stay in their home”**

I/We, _____ agree to the following terms of service:

- Always provide honest and complete information to counselor, whether verbally or in writing.
- Provide all necessary documentation and follow-up information within the timeframe requested.
- Arrive on time for appointments and understand that if late for an appointment, the appointment will still end at the scheduled time.
- Call within 6 hours of a scheduled appointment if unable to attend an appointment.
- Will contact the counselor about any changes in our financial situation immediately.
- Agree to adhere to all budgeting recommendations made by our counselor.

I/We understand that if we break this agreement NeighborWorks® of Western Vermont our file will be closed.

Homeowner

Date

Homeowner

Date

Homeowner

Date

Counselor

Date

Authorization to Release Information

Borrower: _____
Last Four Digits of Borrower Social Security Number _____

Co- Borrower _____
Last Four Digits of Co-Borrower Social Security Number _____

Property Address: _____
_____ ZipCode _____

Telephone Numbers: _____ **E-Mail:** _____
Lender: _____ **Loan number:** _____
Servicer: _____ **Conventional () FHA () VA ()**

Nonprofit Agency _____

Housing Counselor _____ **Phone number** _____
Housing Counselor _____ **Phone number** _____
Email: _____
Email: _____

I (We) authorize that nonprofit agency named above (herein after “nonprofit Agency”) and its Representative to speak with my/our legal representative, my/our lender and it’s legal representative, and with whomever has servicing responsibilities for my/our loan and to provide to such parties documentation on my/our behalf regarding my /our loan.

I/we also authorize the lender and/or servicer handling my/our loan to discuss my/our loan with Nonprofit Agency, including notification status of future default or delinquency.

Nonprofit Agency agrees to maintain the confidentiality of borrower(s) information; however, I/we also authorize Nonprofit Agency and/or lender and/or servicer handling my/our loan to submit my/our personal information to entities funding this program or their agents for the exclusive purpose of evaluating and monitoring.

I/we further authorize Nonprofit Agency and /or servicer handling my/our loan to access my/our credit report file(s) for debt/expense verification in conjunction with my/our foreclosure counseling or qualification for loan refinance or modification.

This authorization will not be valid unless signed by all borrowers and co-borrowers named above and will only remain valid until revoked in writing by any borrower or co-borrower named above.

Borrower _____
Date

Co-borrower _____
Date

Housing Counselor _____
Date

Rutland West Neighborhood Housing Services, Inc.
d/b/a
NeighborWorks® of Western Vermont

PRIVACY POLICY

NeighborWorks® of Western Vermont values your trust. Protecting your confidential information is important to us. This notice describes our policy regarding the collection and disclosure of personal information.

NeighborWorks® of Western Vermont does not sell or share any personal information with commercial companies for the purpose of marketing their products to you.

WHAT INFORMATION WE COLLECT

Personal information means information that identifies an individual and is not otherwise publicly available information. This includes personal financial information, such as credit history, income, employment history, financial assets, bank account information, financial debts, Social Security Number, and other information you provide on a Personal Profile or Loan Application.

We collect the personal information in order to provide financial fitness, counseling, counseling to prepare you for applying for a home mortgage from a conventional lender, counseling to prevent foreclosure, and our own lending for down payment assistance, closing costs, home rehab, or other purposes related to home purchase or foreclosure prevention.

RESTRICTION ON DISCLOSURE OF PERSONAL INFORMATION

In general, Rutland West and the NeighborWorks®HomeOwnership Center discloses personal information only when necessary to provide services to you, or when allowed by law.

We may disclose the following kinds of personal information about you:

- ◆ Information we receive from you on applications for a loan or other product or service, such as name, address, telephone number, social security number, assets and income
- ◆ Information about your transactions with us, such as your loan balance payment history and parties to your transactions
- ◆ Information we receive from third parties such as credit bureaus, including information about your credit worthiness and your credit history.

We may disclose your personal information to the following types of unaffiliated third parties:

- ◆ Financial service providers, such as companies engaged in providing home mortgage, reversed mortgages, or home equity loans
- ◆ Other service providers with whom we may coordinate efforts in order to make efficient use of resources such as NETO (Weatherization) PATH (Emergency Shelter Assistance), VHCH, RD (Rural Development), VHCB (Vermont Housing Conservation Board) VCIL (Vermont Center for Independent Living), or other non profit community resources.
- ◆ Other third parties when the information is provided to help complete a transaction initiated by you, such as reporting a payoff on a loan, or to otherwise administer our business.
- ◆ Other third parties involved in program review, auditing, research, or oversight purposes.

We may disclose personal information about you to third parties as permitted by law, such as auditors in connection with a financial audit of us, to government entities, in response to subpoenas, and to credit bureaus.

In material intended for public distribution, such as newspaper articles, Rutland West publications, press releases, or reports to funding sources, it is sometimes useful to illustrate our services by highlighting our work with a family or individual. In those cases we will specifically seek your permission to use any personal information.

MEDICAL INFORMATION

We will not use or share personally identifiable medical information about you for any purpose other than that, which is authorized by you.

PROTECTING THE CONFIDENTIALITY OF YOUR PERSONAL INFORMATION

All NeighborWorks® of Western Vermont employees are required to use strict standards of care regarding the confidentiality of your personal information as outlined in Personnel Policies. Employees not adhering to our policies are subject to disciplinary action. We maintain physical security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. Our safeguards comply with federal regulations to guard your personal information.

IF YOU WANT MORE INFORMATION

If you have any questions regarding our Privacy Policy, please contact the Fund Manager of the NeighborWorks® HomeOwnership Center at (802-438-2303) or write to NeighborWorks® of Western Vermont, P.O. Box 655, West Rutland, VT 05777.

Privacy Policy Page 2 of 2

I/We have received a copy of NeighborWorks® of Western Vermont's Privacy Policy

Borrower _____ Date _____

Borrower _____ Date _____