



110 Marble Street
West Rutland, Vermont 05777
(802) 438-2303 | nwwvt.org
info@nwwvt.org

NeighborWorks Energy Loan Application Checklist and Program Guidelines

Thank you for choosing NeighborWorks Energy Loan for your home energy improvements. We look forward to serving you.

Applications may be submitted in person, via email to lending@nwwvt.org, or regular USPS mail to 110 Marble Street, West Rutland, VT 05777

A full application package will include:

NeighborWorks Forms

- Consumer Loan Application
- Household Income form
- Demographic Information form
- Authority to Verify Information
- Efficiency VT Project Verification
- Household Income
- Privacy Policy Disclosure

Copies of

- Current property tax bill
- Homeowner's Insurance Declarations page
- W-2 form for prior year for each borrower
- Most recent paystubs for past 30 days
- Most recent bank statements for deposit accounts (transaction printouts cannot be accepted)
- Most recent Mortgage Statement
- Audit report
- Energy project contractor estimate(s)

If Applicable

- Social Security award letter **and** SSA-1099 from the most recent year
- Child support order & prior year history from office of child support, only if used as qualifying income
- Two (2) most recent years of as-filed federal tax returns, all pages, all schedules including Schedule C, Schedule D, Schedule E, as applicable for self employment and/or other non-wage income.

Program Guidelines

- ❖ Loan amount up to \$40,000 for NeighborWorks Energy Loan
- ❖ Loan amount up to \$20,000 for NeighborWorks Home Energy Loan Qualifying Projects - Efficiency Vermont
- ❖ Minimum loan amount \$2,500
- ❖ Interest rate: 5.00% fixed for 10 years for NeighborWorks Energy Loan and 0.00% fixed for 5 years or 1.99% and 2.99% fixed for 10 years for NeighborWorks Home Energy Loan (Qualifying Projects -Efficiency Vermont)*
- ❖ Unsecured loan
- ❖ Escrow management fee (\$250.00) may be financed in the loan
- ❖ Loan funds disbursement schedule: 50% at closing and remaining 50% upon project completion.
- ❖ Funds paid directly to borrower

**Rates are not guaranteed and are subject to change at any time.*

02/16/2023

NEIGHBORWORKS OF WESTERN VERMONT CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Energy Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____ Applicant _____ Co-Applicant _____
Purpose of Credit Request		

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant			APPLICANT INFORMATION			Co-Applicant					
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor			Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor								
Applicant Name (include Jr. or Sr. if applicable)			Co-Applicant Name (include Jr. or Sr. if applicable)								
Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm-dd-yyyy)						
Email Address			Email Address								
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Applicant) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Applicant) no. ages						
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien			Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien								
Present Address (street, city, state, ZIP) since			Present Address (street, city, state, ZIP) since								
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address								
If residing at present address for less than two years, complete the following:											
Former Address (street, city, state, ZIP) from			to			Former Address (street, city, state, ZIP) from			to		

Applicant			EMPLOYMENT / INCOME INFORMATION			Co-Applicant		
Name of employer	Address of Employer	Self Employed	Yrs. on this job	Name of Employer	Address of Employer	Self Employed	Yrs. on this job	
			<input type="checkbox"/> Full time				<input type="checkbox"/> Full time	
Position/Title	Type of Business	Business Phone (incl. area code)		Position/Title &	Type of Business	Business Phone (incl. area code)		
Gross Monthly Income	\$			Gross Monthly Income	\$			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		
Position/Title & Type of Business	Business Phone (incl. area code)			Position/Title & Type of Business	Business Phone (incl. area code)			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates from to		
Position/Title & Type of Business	Business Phone (incl. area code)			Position/Title & Type of Business	Business Phone (incl. area code)			

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$
Other Income		\$	Other Income		\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ X _____
Applicant Date Co-Applicant Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Assets			Liabilities		
Checking and Savings Accounts			Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value		Name & Address of Company	Payment	Balance
Acct. No.	\$		Acct. No.	\$	\$
Stocks and Bonds Assets			Name & Address of Company	Payment	Balance
Number	Description	Cash or Market Value			
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Life Insurance - Face Value		\$			
Real Estate Owned Assets		\$			
Vested Interest in Retirement Funds		\$			
Net Worth of Business Owned		\$	Acct. No.	\$	\$
Automobiles Owned:			Name & Address of Company	Payment	Balance
Year	Make and Model	Cash or Market Value			
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Other Assets Owned:					
Description	Cash or Market Value				
	\$				
	\$		Acct. No.	\$	\$
	\$		Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$		Job Related Expense	\$	
	\$				
LIQUID ASSETS		\$	TOTAL MONTHLY PAYMENTS		\$
TOTAL ASSETS		\$	TOTAL LIABILITIES		\$
NET WORTH		\$			

"" indicates obligations satisfied at or before loan closing.

INTERVIEWER INFORMATION

Originator Name

Phone Number

Ext.

Originator NMLSR Identifier

Originator License State and Number

Company Name

Rutland West Neighborhood Housing Services INC d/b/a Neighborworks of Western Vermont

Company NMLSR Identifier

6200 NMLS #194008

Company License State and Number

Vermont #194008

Company Address (street, city, state, ZIP)

110 Marble Street, West Rutland Vermont, 05777

Household Income Form

NMLS #194008, VT lender # 6200

ENTIRE HOUSEHOLD INCOME

In order to satisfy program guidelines, Neighborworks is required to verify income pertaining to all members of a household and to identify same.

BORROWER's EMPLOYMENT INCOME			
Name:	Address:		City:
State/Zip:	e-mail:		Tel:
Employer:	Address:		Tel:
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

Co-BORROWER's EMPLOYMENT INCOME			
Name:	Address:		City:
State/Zip:	e-mail:		Tel:
Employer:	Address:		Tel:
Position:	# Years	Income:	<input type="checkbox"/> Monthly or <input type="checkbox"/> Annual

ALL OTHER HOUSEHOLD INCOME - List the income source and monthly amount of all household persons residing in the household. Include income from – Work –Social Security – Disability – Pension - Business Income - Rental Income - Child Support – Foster Care – Dividend & Interest and any other taxable and non-taxable income		
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Co-Borrower:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$
Other Member:	Source:	Monthly: \$

OTHER MEMBERS OF HOUSEHOLD		
Adult:	Name & Relationship to you:	Age:
Adult:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Child:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:
Foster care:	Name & Relationship to you:	Age:

I/We hereby certify that the above information is true and correct:

Borrower: _____ Date: _____

Co-Borrower: _____ Date: _____

Demographic Information Form

NMLS #194008, VT lender # 6200

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity

<input type="checkbox"/> Mexican	<input type="checkbox"/> Puerto Rican	<input type="checkbox"/> Cuban
<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Other (<i>print origin</i>)	<input type="checkbox"/> I do not wish to provide this information

Race

<input type="checkbox"/> American Indian or Alaska Native (<i>Print name of enrolled or principal tribe</i>)			
<input type="checkbox"/> Asian			
<input type="checkbox"/> Japanese	<input type="checkbox"/> Korean	<input type="checkbox"/> Vietnamese	<input type="checkbox"/> Other Asian (<i>print</i>)
<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Chinese	<input type="checkbox"/> Filipino	

<input type="checkbox"/> Black or African American	<input type="checkbox"/> White
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<input type="checkbox"/> Native Hawaiian or other Pacific Islander			
<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Samoan	<input type="checkbox"/> Other pacific Islander(<i>print</i>)

<input type="checkbox"/> I do not wish to provide this information
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Sex

<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> I do not wish to provide this information
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I/We hereby certify that the above information is true and correct:

Borrower: _____ Date _____

Demographic Information Form

NMLS #194008, VT lender # 6200

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Race

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<input type="checkbox"/> Asian Indian	<input type="checkbox"/> Chinese	<input type="checkbox"/> Filipino	

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<input type="checkbox"/> Native Hawaiian or other Pacific Islander			
<input type="checkbox"/> Native Hawaiian	<input type="checkbox"/> Guamanian or Chamorro	<input type="checkbox"/> Samoan	<input type="checkbox"/> Other pacific Islander(<i>print</i>)

<input type="checkbox"/> I do not wish to provide this information
--

Sex

<input type="checkbox"/> Female	<input type="checkbox"/> Male	<input type="checkbox"/> I do not wish to provide this information
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I/We hereby certify that the above information is true and correct:

Co-Borrower: _____ Date _____



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Authority to Verify Information

I/We authorize NeighborWorks® of Western Vermont to verify my bank accounts, household income, employment, outstanding debts, present or previous mortgages, to obtain a tri-merged in-file credit report, and to make any other inquiries pertaining to the services provided to me by NeighborWorks® of Western Vermont.

My/Our signature(s) below authorize **NeighborWorks to release** information in their possession to the respective Lender(s) for the purpose of determining eligibility for mortgage financing, refinancing, potential restructure of a current loan or extraordinary services that may result in preserving my long-term home ownership.

I hereby authorize the **loan servicer to release** certain information to NeighborWorks. Information which may be released to NeighborWorks includes but is not limited to:

Original Loan Amount
Payment History
Amount Past Due

Monthly Payment Current Balance
Payment Due Date
HUD-1 Statement

I hereby authorize NeighborWorks to make a recommendation to the loan servicer concerning appropriate action regarding my loan, which may assist the servicer in determining eligibility for product and/or services.

I/We understand that NeighborWorks® of Western Vermont is funded by a variety of sources and is required to share statistical and demographic information about the customers who receive services as well as the services provided.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United State Code, Section 1001, et seq.

CONFLICT OF INTEREST

I understand that NeighborWorks® of Western Vermont and its agents provide information and education on various loan products, housing programs or other issues and I further understand that the counseling and/or coaching I receive in no way obligates me to choose any of the particular products, housing products or any recommendation whatsoever. NeighborWorks® of Western Vermont and its counselors and coaches are

providing information only. I may use such information in whatever manner I choose and that NeighborWorks® of Western Vermont and its counselors and coaches are NOT acting in a fiduciary capacity and that any actions or choices I make are mine, and mine alone.

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.

I understand that US Department of Housing and Urban Development (HUD) is a funder of our Housing Education and Counseling and that Citizens Housing and Planning Association (CHAPA) as a HUD Intermediary. As funders of our program and to ensure quality and compliance with program requirements, both HUD and CHAPA need access to client file for auditing purposes. I understand any HUD or CHAPA representative will adhere to the same Confidentiality Policies of the organization.

Signature

Date

Signature

Date

Home Energy Loan Project Verification Form

Effective August 1, 2021



The Home Energy Loan is a fast, easy, and flexible way to finance eligible home weatherization and efficiency improvements, up to \$20,000.

Steps to Apply for Your Loan

- ☐ Ensure that this form has been completed and signed by you and your contractor. Eligible contractors can be found at www.efficiencyvermont.com/contractor
- ☐ Review page 2 to ensure your project is eligible. (Note: VGS customers are only eligible to finance ducted and ductless heat pumps, heat pump water heaters, and electric appliances.)
- ☐ Apply online or in person with one of the credit unions listed below. You will need to submit this completed form and a copy of your contractor scope of work, including price quote, with your Home Energy Loan application.

Household Income Qualifications	Loan Term		
	Up to 5 years	>5 years, up to 10 years	>10 years, up to 15 years
Below \$60,000	0%	1.99%	2.99%
Between \$60,000 - \$90,000	0%	2.99%	3.99%
Over \$90,000	4.99%	5.99%	6.99%

Interest rates are subject to meeting program and credit eligibility guidelines.



To learn more and apply online, visit www.vsecu.com/heatsaver or call 802-371-5146.



To learn more and apply online, visit www.oppsvt.org/heat, email heat@oppsvt.org, or call 800-865-8328, ext. 122.



To learn more, visit www.nwwwt.org or call 802-438-2303.

Customer Information

Customer Name			
Customer Address (of installation location)	City/Town	State	Zip
Customer Mailing Address (if different)	City/Town	State	Zip
Customer Telephone #	Customer E-mail Address	<input type="checkbox"/> Check to receive energy-saving offers and updates from Efficiency Vermont via email	<input type="checkbox"/> Check to receive energy-saving offers and updates from Burlington Electric via email

☐ Check if Vermont Gas customer (see terms & conditions)

Household Size (number of people living in the home): _____

I certify that I meet the eligibility requirements of this loan program, and that all information submitted as part of this form, including the attached quote, is correct to the best of my knowledge. I agree to allow my lender to share project information with Efficiency Vermont.



Customer Signature

Date

For more information about Efficiency Vermont services and rebates, visit www.efficiencyvermont.com or call 888-921-5990.

For more information on Burlington Electric's services and rebates, contact efficiency@burlingtonelectric.com or 802-865-7362.



Appliances

☐ Must be a qualifying model with a \$300 minimum purchase price. Loan application can be submitted up to 30 days after purchase. Retain sales receipt(s) and contact Efficiency Vermont at 888-921-5990 for details or visit www.efficiencyvermont.com/appliances

Projects: must meet the specifications below (to be completed by contractor / installer)

Space Heating Systems

☐ Ductless Heat Pumps - must be a qualifying model, which can be found at www.efficiencyvermont.com/cchplist

☐ Ground Source Heat Pumps - must be a qualifying model, which can be found at www.efficiencyvermont.com/GSHP

☐ Ducted Heat Pumps - must be a qualifying model, which can be found at www.efficiencyvermont.com/heatpumps (click "See our Offers")

☐ Central Wood Pellet Boilers/Furnaces - must be a qualifying model, which can be found at www.nerc-vt.org/AWHSequiment

☐ Air-to-Water Heat Pumps - must be a qualifying model, which can be found at www.efficiencyvermont.com/heatpumps (click "See our Offers")

☐ Pellet or Cord Wood Stoves - must be a qualifying model purchased at a participating retailer, which can be found at www.efficiencyvermont.com/stoves. Self-installed stoves are not eligible.

Water Heating Systems

☐ Solar Domestic Hot Water - must install web-connected monitoring device. Must be installed by a contractor listed at www.revermont.org

☐ Heat Pump Water Heaters - must be a qualifying model, which can be found at www.efficiencyvermont.com/hpwhlist

Weatherization

☐ Home Weatherization - scope of work must be developed and work must be completed by a BPI-certified Efficiency Excellence Network contractor

☐ Home Weatherization/Refinance - refinances must include new weatherization project with \$1,500 minimum project cost; scope of work must be developed and work completed by a BPI-certified Efficiency Excellence Network contractor. Lender must be the same as the original loan.

Contractor Information & Agreement

Contractor Name	Company	Name	Branch Location (if multiple branches)
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I certify that I have attached an accurate scope of work that meets the requirements above, and a price quote (which includes quantity, make, and model numbers of the products to be installed). I agree to report project information to Efficiency Vermont.

SIGN
HERE



Contractor Signature	Date
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Terms & Conditions

Eligibility: Project must be installed at a Vermont residential home, owned and occupied by the borrower, containing one to four family housing units; property taxes must be paid and up to date, and the home must not be an asset in a pending bankruptcy, legal, or divorce proceeding. Lenders may limit eligibility subject to limitations or guidelines established by HUD and/or other underwriting criteria. Improvements must be permanently attached to participating property and aim to reduce the net energy requirements of the participating property; improvements made as part of a gut rehabilitation or new construction project are not eligible. Upgrades must be installed by a contractor who is in conformance with the requirements on this form. Installation or removal of any oil or propane tanks, and Do-It-Yourself activities are not eligible expenses.

Projects must be completed by a current Efficiency Excellence Network contractor, with the exception of pellet and cord wood stoves, solar hot water, and appliances. Eligible items covered by the Home Energy Loan include the cost of labor, installation, equipment, materials, taxes, shipping, permit or loan application fees, applicable inspection charges, and health and safety repairs needed as part of the efficiency improvement (up to 50% of the total loan amount). To learn if other costs may be covered by the loan, contact Efficiency Vermont at 888-921-5990.

Loan limits: No minimum; maximum loan amount of \$20,000.

Disclaimer of warranties and limitation of liability: Neither Efficiency Vermont nor the lending institutions warrant the performance of installed equipment expressly or implicitly for fitness for a particular purpose or for any specific level of energy savings, nor do they warrant that the equipment or its installation complies with any specifications, laws, regulations, codes, or standards. Neither Efficiency Vermont nor the lending institutions will be liable for any incidental or consequential damages of any kind in connection with the installation, implementation, or use of the improvements.

Endorsement: Efficiency Vermont and the lending institutions do not endorse any particular manufacturer's product or system design in providing this financing opportunity.

Terms: This form is for 2021 loan applications. Loan offer is subject to available funding, and interest rates and other terms are subject to change without prior notice. Documentation may be required to verify household income. Depending on credit score, some applicants may qualify for lower rates on other loan products.

Vermont Gas Systems (VGS): VGS customers are eligible to finance ductless and ducted heat pumps, heat pump water heaters, and electric appliances. Contact VGS to learn about financing other projects.



FACTS

WHAT DOES RUTLAND WEST NEIGHBORHOOD HOUSING SERVICE, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Rutland West Neighborhood Housing Service, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Rutland West Neighborhood Housing Service, Inc. share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (802) 438-2303



What we do

How does Rutland West Neighborhood Housing Service, Inc. protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Rutland West Neighborhood Housing Service, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">■ apply for a loan or give us your income information■ give us your employment history or give us your contact information■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none">■ sharing for affiliates' everyday business purposes - information about your creditworthiness■ affiliates from using your information to market to you■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Rutland West Neighborhood Housing Service, Inc. has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">■ <i>Rutland West Neighborhood Housing Service, Inc. does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">■ <i>Rutland West Neighborhood Housing Service, Inc. doesn't jointly market</i>

Other important information

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