



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



NeighborWorks Energy Loan Application Checklist

Thank you for choosing NeighborWorks Energy Loan for your home energy improvements!

Please complete all of the forms and return via fax (438-5338), or email (ttherrien@nwwvt.org), or mail (110 Marble Street, West Rutland, VT 05777) with income and asset documentation listed. Income and credit history will determine your eligibility and final rate/terms.

A full application package will include:

Completed NeighborWorks Forms

- Application
- Privacy Policy
- Authority to Verify Information
- Household Income

Copies of

- Current property tax bill
- W-2 form for last year for each borrower
- Recent month-end paystubs with year-to-date totals
- One month bank statement for deposit accounts (transaction printouts cannot be accepted)
- Audit report and name of Home Performance contractor
- Weatherization cost estimates

If Applicable

- Copy of Social Security award letter **and** SSA-1099 from the most recent year
- Copy of child support court order, and prior year history from bureau of child support, if used as income
- If self-employed: a copy of complete 1040 federal tax returns, and corporate tax returns for the last two (2) years
- Explanation of bankruptcy, late payments, or collections

Program Guidelines

- ✓ Minimum credit score of 640 (If credit score is below 640, additional information may be required.)
- ✓ Maximum loan amount of \$40,000; minimum loan amount of \$2,500
- ✓ Rates as low as 0%, income restrictions apply, inquire for additional details
- ✓ Maximum term of 15 years/180 months
- ✓ Unsecured loan
- ✓ Escrow management fee (\$250.00) can be financed
- ✓ GMP on-bill repayment is available, inquire for additional details

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

We are happy to help you with your application or answer any questions that you may have. Please give us a call or send an email: Amanda Moore at ttherrien@nwwvt.org or (802) 797-8612.

08/02/18



ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:..

Assets

Liabilities

Checking and Savings Accounts

Name & Address of Institution	Cash or Market Value	Name and Address of Creditor	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

Stocks and Bonds Assets		Acct. No.	\$	\$
Number	Description	Name & Address of Company	Payment	Balance

		Acct. No.	\$	\$
		Name & Address of Company	Payment	Balance

		Acct. No.	\$	\$
		Name & Address of Company	Payment	Balance

		Acct. No.	\$	\$
		Name & Address of Company	Payment	Balance

Other Assets Owned:		Acct. No.	\$	\$
Description	Cash or Market Value	Name & Address of Company	Payment	Balance

		Acct. No.	\$	\$
		Alimony/Child Support/Separate Maintenance Owed to	\$	

		Job Related Expense	\$	
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LIQUID ASSETS		TOTAL MONTHLY PAYMENTS		\$
TOTAL ASSETS		TOTAL LIABILITIES		\$
NET WORTH				\$



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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

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 – 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: _____

FACTS

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

Why?	<p>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.</p>	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and account balances ● credit history and payment history ● employment information and income <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	<p>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 Services Inc. chooses to share; and whether you can limit this sharing.</p>	
Reasons we can share your personal information	Rutland West Neighborhood Housing Services	Can you limit the sharing?
<p>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</p>	No	We don't share
<p>For our marketing purposes- to offer our products and services to you</p>	No	We don't share
<p>For joint marketing with other financial companies</p>	No	We don't share
<p>For our affiliates' everyday business purposes- information about your transactions and experiences</p>	No	We don't share
<p>For our affiliates' everyday business purposes- information about your creditworthiness</p>	No	We don't share
<p>For our affiliates to market to you</p>	No	We don't share
<p>For nonaffiliates to market to you</p>	No	We don't share

Questions?

Call (802)-438-2303 or go to www.nwvt.org

What we do

<p>How does Rutland West Neighborhood Housing Services Inc. protect my personal information?</p>	<p>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.</p>
<p>How does Rutland West Neighborhood Housing Services Inc. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • give us your contact information or apply for a loan • give us your income information or provide employment information • show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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.</p>

Definitions

<p>Affiliates</p>	<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 Services Inc. has no affiliates.</i>
<p>Nonaffiliates</p>	<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 Services Inc. does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<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 Services Inc. doesn't jointly market.</i>

Other important information

<p> </p>
