



48 Elm Street ♦ P.O. Box 259 ♦ Lyndonville, VT 05851  
800-234-0560 ♦ TTY 800.253.0191  
[www.ruraledge.org](http://www.ruraledge.org)

### HomeBuyer Education Workshop

Dear \_\_\_\_\_

Thank you for allowing the **HomeOwnership Center** to help you through the home-buying process. The purpose of this program is to help you become a successful homeowner.

Your first step is to register for one of the monthly **HomeBuyer Education Workshops**.

The fee for the workshop is \$85.00. This covers you and one other person from your household who wishes to attend.

Following the Workshop, you will be assigned to meet with your personal HomeOwnership Specialist who'll work with you throughout the process of buying your home. To help your counselor get familiar with your needs and opportunities, we ask that you fill out the enclosed **Personal Intake Registration Form**.

Please mail the completed form with your registration fee to:

**RuralEdge**  
**Attn: HomeOwnership Center**  
**P.O. Box 259**  
**Lyndonville, VT 05851**

Or, you can drop them off at **48 Elm Street, Lyndonville**, located right behind the Darling Inn or at **26 Compass Drive, Newport**, enter through the front of the building.

A schedule of upcoming 2021 **Homebuyer Education Workshops** is included on the back side of this letter. Be sure to register early because space is limited!

Please feel free to call 802.535.3555 ext. 1304 or 802-473-3917 or toll free at 800.234.0560 or email us at [homeownership@ruraledge.org](mailto:homeownership@ruraledge.org) with any questions you may have. You can also find us at [www.ruraledge.org](http://www.ruraledge.org).

Sincerely,

HomeOwnership Center  
Enclosures



**Personal Intake Registration Form**

**THIS IS NOT AN APPLICATION FOR A LOAN!**

**CUSTOMER**

**Name:** \_\_\_\_\_  
 First \_\_\_\_\_ Mi \_\_\_\_\_ Last \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

**Physical Address:** \_\_\_\_\_  
 Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip code \_\_\_\_\_

**Home phone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **Work phone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ ext. \_\_\_\_\_

**Cell Phone:** (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ **E-Mail:** \_\_\_\_\_

**Social Security #** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ **Birth Date** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Education:** \_\_\_ No High School Diploma \_\_\_ High School Diploma or Equivalent  
 \_\_\_ Two-Year College Degree \_\_\_ Bachelor's Degree  
 \_\_\_ Master's Degree \_\_\_ Above Master's Degree \_\_\_ Other (describe) \_\_\_\_\_

**Marital Status:** \_\_\_ Single \_\_\_ Married \_\_\_ Divorced \_\_\_ Widowed \_\_\_ Separated \_\_\_ Civil Union

**Handicapped or Disabled?** \_\_\_ No \_\_\_ Yes, Do you need an accommodation? \_\_\_\_\_

**Are you Active Military?** \_\_\_ Yes \_\_\_ No **Veteran?** \_\_\_ Yes \_\_\_ No

**Current Housing Arrangement:**  
 \_\_\_ Rent \_\_\_ Homeowner with a mortgage \_\_\_ Homeless \_\_\_ Homeowner with mortgage paid off  
 \_\_\_ Living with family member/ not paying rent \_\_\_ Other (describe) \_\_\_\_\_

**Are You a First-Time Buyer** (you do not currently own a home and have not owned a home in the past 3 years):  
 \_\_\_ Yes \_\_\_ No

**Household Type:**  
 \_\_\_ Female-headed single parent household \_\_\_ Male-headed single parent household \_\_\_ Single adult  
 \_\_\_ Two or more unrelated adults \_\_\_ Married with children \_\_\_ Married without children  
 \_\_\_ Other (describe): \_\_\_\_\_

**Which HomeBuyer Education Class will you be attending? (Check one):**  
 \_\_\_ Jan \_\_\_ Feb \_\_\_ Mar \_\_\_ Apr \_\_\_ May \_\_\_ Jun \_\_\_ Jul \_\_\_ Aug \_\_\_ Sep \_\_\_ Oct \_\_\_ Nov

**How did you hear about us?** \_\_\_ Brochure \_\_\_ Workshop Flyer \_\_\_ HUD \_\_\_ Lender \_\_\_ Newspaper Ad  
 \_\_\_ Real Estate Agent \_\_\_ Social Service \_\_\_ Radio \_\_\_ USDA \_\_\_ Walk In \_\_\_ Website \_\_\_ Word of Mouth

Do you receive Section 8 Rental Assistance?  Yes  No If Yes, when did assistance begin? \_\_\_\_\_

Have you applied for Section 8 Rental Assistance through VSHA (Vermont State Housing Authority)?  Yes  No

Family/Household Size: \_\_\_\_\_ (Use back of page if more space is required)

Dependents: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Dependents: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Dependents: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Dependents: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Dependents: Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Are there non-dependents who will be living in the home?  Yes  No

If yes:

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Relationship: \_\_\_\_\_

### CUSTOMER EMPLOYMENT

PRIMARY EMPLOYER: \_\_\_\_\_

\_\_\_\_\_ Phone: ( ) - \_\_\_\_\_

Street City State Zip Code

\_\_\_\_\_ Part-Time or Full-Time \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Title or job description

Hire Date

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ (Annual: \$ \_\_\_\_\_)

Can you be contacted at work?  Yes or  No

SECONDARY EMPLOYER: \_\_\_\_\_

\_\_\_\_\_ Phone: ( ) - \_\_\_\_\_

Street City State Zip Code

\_\_\_\_\_ Part-Time or Full-Time \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

Title or job description

Hire Date

Gross Monthly Income (before taxes): \$ \_\_\_\_\_ (Annual: \$ \_\_\_\_\_)

Can you be contacted at work?  Yes or  No



## Budget/Spending Plan

| <b>Your Bills and When they are Due</b> |                                      | <b>Next Due<br/>Date of Bill</b> | <b>Monthly<br/>Payment</b> | <b>Amount<br/>Past Due</b> | <b>Principal<br/>Balance</b> |
|---|--------------------------------------|----------------------------------|----------------------------|----------------------------|------------------------------|
| <b>Housing</b>                          | Mortgage (1 <sup>st</sup> ) / Rent   |                                  |                            |                            |                              |
|   | Mortgage (2 <sup>nd</sup> ) / Rent   |                                  |                            |                            |                              |
|   | Mortgage (3 <sup>rd</sup> ) / Rent   |                                  |                            |                            |                              |
|   | Electricity                          |                                  |                            |                            |                              |
|   | Oil / Wood                           |                                  |                            |                            |                              |
|   | Other Fuel :                         |                                  |                            |                            |                              |
|   | Telephone / Cell Phone               |                                  |                            |                            |                              |
|   | Cable TV / Satellite                 |                                  |                            |                            |                              |
|   | Internet                             |                                  |                            |                            |                              |
|   | Water / Sewer / Septic               |                                  |                            |                            |                              |
|   | Trash                                |                                  |                            |                            |                              |
|   | Home Repair / Maintenance            |                                  |                            |                            |                              |
|   | Insurance (Escrowed: Yes or No)      |                                  |                            |                            |                              |
|   | Property Taxes (Escrowed: Yes or No) |                                  |                            |                            |                              |
| Other:                                  |                                      |                                  |                            |                            |                              |
| <b>Food</b>                             | Groceries                            |                                  |                            |                            |                              |
|   | Lunches – including school           |                                  |                            |                            |                              |
|   | Eating Out                           |                                  |                            |                            |                              |
|   | Snacks                               |                                  |                            |                            |                              |

|   |                              |  |  |  |  |
|---|------------------------------|--|--|--|--|
|   | Other:                       |  |  |  |  |
| <b>Transportation</b>                     | Vehicle #1                   |  |  |  |  |
|   | Vehicle #2                   |  |  |  |  |
|   | Gas                          |  |  |  |  |
|   | Car Insurance                |  |  |  |  |
|   | Car Repairs / Tires          |  |  |  |  |
|   | Public Transportation        |  |  |  |  |
|   | Other:                       |  |  |  |  |
| <b>Credit, Loans, Savings &amp; Other</b> | Credit Card #1:              |  |  |  |  |
|   | Credit Card #2:              |  |  |  |  |
|   | Credit Card #3:              |  |  |  |  |
|   | Loan #1:                     |  |  |  |  |
|   | Loan #2:                     |  |  |  |  |
|   | Loan #3:                     |  |  |  |  |
|   | Savings for _____            |  |  |  |  |
|   | Savings for Retirement       |  |  |  |  |
|   | Other:                       |  |  |  |  |
|   | Other:                       |  |  |  |  |
| <b>Health</b>                             | Health Insurance Premium     |  |  |  |  |
|   | Medical / Dental Co-Pay      |  |  |  |  |
|   | Prescriptions                |  |  |  |  |
|   | Over the Counter Medications |  |  |  |  |
|   | Other:                       |  |  |  |  |
| <b>Children</b>                           | Child Care                   |  |  |  |  |
|   | Activities and Sports        |  |  |  |  |
|   | School Costs                 |  |  |  |  |
|   | Toys, Books, Games, Etc.     |  |  |  |  |

|                     |                                       |  |  |  |  |
|---------------------|---------------------------------------|--|--|--|--|
|                     | Other:                                |  |  |  |  |
| <b>Luxury Items</b> | Gifts                                 |  |  |  |  |
|                     | Alcohol and tobacco products          |  |  |  |  |
|                     | Movies or video purchases and rentals |  |  |  |  |
|                     | Books, newspapers or magazines        |  |  |  |  |
|                     | Pet care (vet)                        |  |  |  |  |
|                     | Travel, vacation, camping             |  |  |  |  |
|                     | Hunting & Fishing                     |  |  |  |  |
|                     | ATV's, snowmobiles                    |  |  |  |  |
|                     | Charity                               |  |  |  |  |
|                     | Clothes (all family members)          |  |  |  |  |
|                     | Personal care items: hair, etc.       |  |  |  |  |

Notes or Comments:

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**ALL HOUSEHOLD INCOME**

| Type of Income                                  | Customer Monthly Amount | Co-Customer Monthly Amount |
|---|-------------------------|----------------------------|
| Salary/Employment Income                        |                         |                            |
| Self-employment Income                          |                         |                            |
| Unemployment Income                             |                         |                            |
| Alimony/Child Support Income                    |                         |                            |
| Public Assistance Income                        |                         |                            |
| Social Security Income                          |                         |                            |
| Disability Income                               |                         |                            |
| Pension Income                                  |                         |                            |
| Other Income:                                   |                         |                            |
| <b>ANNUAL FAMILY AND / OR HOUSEHOLD INCOME:</b> |                         | <b>\$</b>                  |

Can you document your child support / alimony income?  No  Yes Expires: \_\_\_\_\_

If a household member receives SSI or SSDI, how long will the payments continue? \_\_\_\_\_

Regarding seasonal employment, have you worked in this field for 2 or more years?  No  Yes

If you receive disability income, is it for a permanent disability?  NO  Yes

Customer

Co-Customer

**Current monthly rent or mortgage:** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**WHERE ARE YOU IN THE HOME BUYING PROCESS?**

**Which financial institution do you use?** \_\_\_\_\_

**Have you? Please check all that apply:**

To (lender or loan officer name and contact number):

Submitted a mortgage application \_\_\_\_\_

Have a signed purchase and sales \_\_\_\_\_ Real Estate Agent: \_\_\_\_\_

Completed inspection \_\_\_\_\_ Who: \_\_\_\_\_

Received financing commitment letter \_\_\_\_\_

Have a closing / settlement agent \_\_\_\_\_ Who: \_\_\_\_\_

Have a closing date \_\_\_\_\_ When: \_\_\_\_\_

Other: \_\_\_\_\_

**Do you have any savings (capital) for closing cost or down payment?**  Yes  No \$ \_\_\_\_\_

**Are you about to receive additional funds (e.g., tax refunds, property sales, etc.)?**  Yes  No



**AUTHORIZATION**

I authorize the Homeownership Center to:

- (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (c) obtain a copy of the Closing Disclosures from the lender who made me a loan or the Title Company/Lawyer that closed the loan when I purchase a home.
- (d) I have received a copy of the RuralEdge Privacy Policy and Practices.
- (e) send notifications to me via text message, email, or other means of communication as needed. (Do you wish to opt out of the text message notification option? Yes \_\_\_ No \_\_\_)

\_\_\_\_\_  
Customer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Customer

\_\_\_\_\_  
Date

Please complete and return to:  
**RuralEdge NeighborWorks® Homeownership Center**  
 48 Elm Street, PO Box 259 Lyndonville, VT 05851  
 802-535-3555 x 1304 ♦ toll free at 1-800-234-0560  
[www.ruraledge.org](http://www.ruraledge.org) ♦ [homeownership@ruraledge.org](mailto:homeownership@ruraledge.org)  
*"This institution is an equal opportunity provider and employer"*

"The following information is requested by the Federal Government in order to monitor compliance with Federal Laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose to not furnish it, we are required to note the race/national origin of the individual applicant(s) on the basis of visual observation or surname."

**CUSTOMER**

**Ethnicity: (select one)**  
 Hispanic or Latino \_\_\_\_\_  
 Not Hispanic or Latino \_\_\_\_\_

**Race (select one or more):**  
 White \_\_\_\_\_  
 American Indian/Alaskan Native \_\_\_\_\_  
 Native Hawaiian/Other Pacific Islander \_\_\_\_\_  
 Asian and White \_\_\_\_\_  
 American Indian/Alaskan Native and Black \_\_\_\_\_  
 Black or African American \_\_\_\_\_  
 Asian \_\_\_\_\_  
 American Indian/Alaskan Native and White \_\_\_\_\_  
 Black/African American and White \_\_\_\_\_  
 Other \_\_\_\_\_

**Gender (select one):**  
 Male \_\_\_\_\_  
 Female \_\_\_\_\_

**Were you born in the US?** Yes \_\_\_ No \_\_\_

**CO-CUSTOMER**

**Ethnicity: (select one)**  
 Hispanic or Latino \_\_\_\_\_  
 Not Hispanic or Latino \_\_\_\_\_

**Race (select one or more):**  
 White \_\_\_\_\_  
 American Indian/Alaskan Native \_\_\_\_\_  
 Native Hawaiian/Other Pacific Islander \_\_\_\_\_  
 Asian and White \_\_\_\_\_  
 American Indian/Alaskan Native and Black \_\_\_\_\_  
 Black or African American \_\_\_\_\_  
 Asian \_\_\_\_\_  
 American Indian/Alaskan Native and White \_\_\_\_\_  
 Black/African American and White \_\_\_\_\_  
 Other \_\_\_\_\_

**Gender (select one):**  
 Male \_\_\_\_\_  
 Female \_\_\_\_\_

**Were you born in the US?** Yes \_\_\_ No \_\_\_

**Authorization to Release Information**

Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
 Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Phone #: \_\_\_\_\_

I/We authorize the release of information to and/or from RuralEdge and the HomeOwnership Center (HOC) regarding my/our income, debt, credit, mortgage, rent, employment, homeowners/hazard insurance, housing situation, closing disclosure, and any other necessary information, including the procurement of a credit report at any time, in order to obtain, verify or re-verify any information for the purposes of assisting in the acquisition, financing, refinancing, retention or repair of housing.

I/We further agree that photocopies or facsimiles of this authorization may be used for the purposes stated above.

This document constitutes my/our consent for the following organization(s) to release information to RuralEdge and the HOC and for RuralEdge and the HOC to release information to said organization(s), for the purposes stated above:

- Attorneys and / or title companies associated with the transaction(s)
- Banks, Credit Unions, and other lending institutions associated with the transaction(S)
- Factual Data, Equifax, Experian, and TransUnion
- Citizens Housing and Planning Association ("CHAPA")
- Community Connections ("NVRH")
- Homeowner's insurance / hazard insurance agencies and / or companies
- NeighborWorks® America ("NW")
- Northeast Employment and Training Org, Inc. ("NETO")
- Northeast Kingdom Community Action ("NECKA")
- Northern Counties Health Care
- State of Vermont Department of Financial Regulation
- Vermont Agency of Human Services ("AHS")
- Vermont Community Development Program ("VCDP")
- Vermont Department of Disabilities, Aging and Independent Living ("DAIL")
- Vermont Housing Conservation Board ("VHCB")
- Vermont Housing Finance Agency ("VHFA")
- Vermont State Housing Authority ("VSHA")
- U.S. Department of Housing and Urban Development ("HUD")
- United States Department of Agriculture - Rural Development ("USDA - RD")
- All of the above
- All of the above, except: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

This consent is given freely and is open to all information provided to or acquired by the HomeOwnership Center and / or the above organizations in connection with advocacy services provided in connection with my/our pending acquisitions, financing, refinancing, retention or repair of housing. This consent is in addition to the release of information as provided for in my / our Service Contract Agreement with the HomeOwnership Center.

I/We further agree that the HomeOwnership Center may use information, pictures, or quotes, in promoting the HomeOwnership Center, and for the preparation of proposals to the funders of the HomeOwnership Center. I/We also authorize the HomeOwnership Center to share information about the services I/we receive through the HomeOwnership Center with VHFA for research and statistical purposes.

\_\_\_\_\_  
 \_\_\_\_\_

\_\_\_\_\_  
 Date  
 \_\_\_\_\_  
 Date



# HOMEBUYERS WORKSHOP

## 2022 Schedule

**January**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    |    | 1  |
| 2  | 3  | 4  | 5  | 6  | 7  | 8  |
| 9  | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 |    |    |    |    |    |

Barton- RuralEdge Pierce Block  
Community Room 8:15 AM-4:30  
PM

**February**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 |    |    |    |    |    |

St. Johnsbury - RuralEdge Mt.  
View Community Room 8:15 AM-  
4:30 PM

**March**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

Barton- RuralEdge Pierce Block  
Community Room 8:15 AM-4:30  
PM

**April**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    | 1  | 2  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

St. Johnsbury -RuralEdge Mt.  
View Community Room 8:15 AM-  
4:30 PM

**May**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    |    |    |
| 1  | 2  | 3  | 4  | 5  | 6  | 7  |
| 8  | 9  | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 | 31 |    |    |    |    |

Barton- RuralEdge Pierce Block  
Community Room 8:15 AM-4:30  
PM

**June**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    | 1  | 2  | 3  | 4  |
| 5  | 6  | 7  | 8  | 9  | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 |    |    |

St. Johnsbury- RuralEdge Mt.  
View Community Room 8:15 AM-  
4:30 PM

**July**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    | 1  | 2  |
| 3  | 4  | 5  | 6  | 7  | 8  | 9  |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |
| 31 |    |    |    |    |    |    |

Barton- RuralEdge Pierce Block  
Community Room 8:15 AM-4:30  
PM

**August**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 |    |    |

St. Johnsbury- RuralEdge Mt.  
View Community Room 8:15 AM-  
4:30 PM

**September**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    | 1  | 2  | 3  |
| 4  | 5  | 6  | 7  | 8  | 9  | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 |    |

Barton- RuralEdge Pierce Block  
Community Room 8:15AM-  
4:30PM

**October**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    |    |    |    |    | 1  |
| 2  | 3  | 4  | 5  | 6  | 7  | 8  |
| 9  | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 |    |    |    |    |    |

St. Johnsbury- RuralEdge Mt.  
View Community Room 8:15AM-  
4:30PM

**November**

| Su | Mo | Tu | We | Th | Fr | Sa |
|----|----|----|----|----|----|----|
|    |    | 1  | 2  | 3  | 4  | 5  |
| 6  | 7  | 8  | 9  | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 |    |    |    |

St. Johnsbury- RuralEdge Mt. View  
Community Room 8:15AM-4:30PM

**Saturday Workshops are from  
8:30am to 4:30pm.**

**The registration fee is \$85.00.**



 Homebuyer's Education Workshop



**St. Johnsbury** Workshop held at the **RuralEdge Mt. View Community Room** located on 105 Mt. View Drive, St. Johnsbury, VT 05819

**Barton** Workshop held at the **RuralEdge Pierce Block Community Room** located at 16 Church Street, Barton, VT 05822

For More Information call toll free at **1.800.234.0560** or **1.802.473.3919**

[www.ruraledge.org](http://www.ruraledge.org) or via email at [homeownership@ruraledge.org](mailto:homeownership@ruraledge.org)



*Schedule subject to change*



## **RURALEdge, INC.** **PRIVACY POLICY AND PRACTICES**

**RuralEdge** and the NeighborWorks® HomeOwnership Center value your trust. Protecting your confidential information is important to us. This notice describes our policy regarding the collection and disclosure of personal information.

**RuralEdge 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, closing costs, home rehab, or other purposes related to home purchase or foreclosure prevention.

### **Restrictions on Disclosure of Personal Information**

In general, **RuralEdge** and the NeighborWorks® HomeOwnership Center disclose 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; and
- ❖ 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 mortgages, reverse 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 Assistance), NEKCA, VHCB Lead Abatement, VT Center for Independent Living, or other nonprofit 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, and Other third parties who are 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, **RuralEdge** 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 **RuralEdge** 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 and electronic 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 Manager of the NeighborWorks® HomeOwnership Center at (802) 535-3555, Toll Free at 800.234.0560 or write to NeighborWorks® HomeOwnership Center, PO Box 259, Lyndonville, VT 05851