



If you do not speak or read English, we will provide interpretation services at no cost to you. Tell the person who is helping you that you need an interpreter or for more information call 802-862-6244.

Ako ne govorite ili čitate engleski, besplatno ćemo vam pružiti usluge prevodjenja. Recite osobi koja vam pomaže da vam je potreban prevodilac ili pozovite 802-862-6244 da dobijete više informacija.

إذا كنت لا تتحدث الإنجليزية أو تقرأها، فسنقدم لك خدمات الترجمة الفورية مجاناً. أخبر الشخص الذي يساعدك بأنك بحاجة إلى مترجم فوري أو للحصول على مزيد من المعلومات، يرجى الاتصال بـ 802-862-6244.

Si no habla ni lee en inglés, prestaremos servicios de interpretación sin costo para usted. Avísele a la persona que lo esté ayudando que usted necesita un intérprete o, para obtener más información, llame al 802-862-6244.

Si vous ne parlez pas ou ne lisez pas l'anglais, nous vous fournirons des services d'interprétation gratuits. Indiquez à votre interlocuteur que vous avez besoin d'un(e) interprète ou pour plus d'informations, appelez le 802-862-6244.

तपाईं अङ्ग्रेजी बोल्नुहुन्न वा पढ्नुहुन्न भने, हामी तपाईंलाई निःशुल्क रूपमा दोभाषे सेवाहरू उपलब्ध गराउने छौं। तपाईंलाई दोभाषेको आवश्यकता भएको बेला मद्दत गरिरहेका व्यक्तिलाई बताउनुहोस् वा थप जानकारीका लागि 802-862-6244 मा फोन गर्नुहोस्।

Soki yo okoki te koloba to kotanga Anglais, tokosunga yo na bolimboli ekozala ya ofele. Yebisa moto oyo azali kosunga yo ete yo esengeli ozala na moto ya bolimboli nto mpona koyeba makambo misusu benga 802-862-6244.

Nếu quý vị không nói hoặc không đọc được tiếng Anh, chúng tôi sẽ cung cấp dịch vụ thông dịch miễn phí cho quý vị. Hãy nói với người đang giúp quý vị rằng quý vị cần thông dịch viên hoặc để biết thêm thông tin, hãy gọi số 802-862-6244.

如果您不会讲英语或读英语，我们将免费为您提供口译服务。告诉您的协助人员您需要口译员，或致电 802-862-6244 了解更多信息。

Haddii athy engky hathylaany amy eng akhriye korny Af-Ingiriis, wayba ky siyye doongny etheeg turjumaang oo bilaash eh. Eng sheeg langky ky kaalmeeyow in athy eng baahangty turjumaang amy walaaghy warbihing siyaathy eh weer 802-862-6244.

Ikiwa huna uwezo wa kuzungumza au kusoma Kiingereza, tutatoa huduma za ukalimani bila malipo. Mwambie mtu anayekusaidia kuwa unahitaji mkalimani au piga simu kwa 802-862-6244 ili upate maelezo zaidi.

หากคุณไม่สามารถพูดหรืออ่านภาษาอังกฤษได้ เราจะให้บริการล่ามโดยไม่มีค่าใช้จ่าย โดยให้แจ้งบุคคลที่ช่วยเหลือคุณว่าคุณต้องการล่ามหรือข้อมูลเพิ่มเติม โดยโทร 802-862-6244

Haddii aadan ku hadlin ama akhrin karin af Ingiriiska, waxaan kuu samayn doonaa adeegyada turjumaanka oo bilaash ah. U sheeg qofka ku caawinaaya inaad u baahan tahay turjumaan ama xog dheeraad ah wac 802-862-6244.



Shared Equity Program

HOMEOWNERSHIP APPLICATION

This application is required in order to purchase a home through the Champlain Housing Trust (CHT). We need complete information in order to have a fair and consistent process for selecting buyers. Income verification is required by our funding sources. Incomplete applications will not be processed until all paperwork has been submitted.

On page 3 is a list of required supporting documents. **Do not submit originals**—we will be securely disposing of all paper files and you will need your original paperwork for other aspects of buying a home.

Please use another sheet of paper for any section, if needed.

If you need help filling out this application or have questions, please contact us at buyahome@getahome.org or (802) 861-7373.

Return Applications to: ATTN: The Shared Equity Program
Champlain Housing Trust
88 King Street
Burlington, VT 05401

OR electronically to our secure Dropbox link: www.dropbox.com/request/2TBK9oNMcou7ia9qenlc

The processing of your application may take up to two weeks from the time your complete application has been submitted. Completing this application does not guarantee that you will be eligible or be able to purchase a home through the Champlain Housing Trust.

Once your application has been reviewed, a CHT staff member will contact you to let you know if you are eligible for a CHT purchase and/or if we need more information to determine your eligibility. If eligible, CHT will provide a letter confirming and provide you with next steps.

HEADQUARTERS 88 King Street, Burlington, Vermont 05401 | P: (802) 862-6244 | F: (802) 862-5054

FRANKLIN/GRAND ISLE 13 Lake Street, St. Albans, Vermont 05401 | P: (802) 527-2361 | F: (802) 8527-2373

WWW.GETAHOME.ORG

THIS ORGANIZATION IS AN EQUAL OPPORTUNITY EMPLOYER AND PROVIDER



How to Apply for Shared Equity

These steps all need to be completed but do not have to be completed in any particular order.



Eligibility for Purchase of a Champlain Housing Trust Home

To be eligible to purchase a home through Champlain Housing Trust, customers must:

1. Attend a Shared Equity Program Information Meeting (within the last year). **This is required to be included in a Buyer Selection for a home.**
2. Attend a Homebuyer Education Workshop (within the last three years).
3. Be deemed purchase ready by a NeighborWorks® HomeOwnership Center of Vermont (within the last six months) and be in a position to afford a mortgage for the property of interest. Your credit report must reflect the fact that you will likely be eligible for a mortgage.
4. Submit a copy of a pre-approval letter from a lender that works with CHT. The pre-approval letter must be no more than 60 days old and reflect current income.
5. Be deemed income-eligible and asset-eligible for the property based on the restrictions of the funding source(s).
6. Not have an ownership interest in another primary residence at time of purchase.
7. Be prepared for closing costs to range from \$8,000 to \$10,000 dollars. There is a *minimum* \$3,000 personal savings requirement. The rest of the closing costs can come from gifts, loans, or other sources.

Required Documentation Checklist

The following documents for all household members must be submitted with this application before it can be processed.

Included	Doesn't Apply	You Must Submit the Following Documents for Your Application to be Processed
		1. Completed application, signed and dated Certification and Acknowledgments
		2. Copies of your most recent pay stubs. If your income varies please submit 3 months of paystubs. If it does not, submit 1 full month.
		3. Verification of all other sources of income (Social Security, Social Security Disability, pension, housing assistance payments, etc.)
		4. Complete copies of your most recent Federal income tax return, including your W-2's and attached schedules. We do not need your state return.
		5. If you are self-employed (full or part-time), submit a year-to-date profit/loss statement AND projected income for the current year AND the previous two years of federal income tax returns including all attached schedules.
		6. Three months of checking account(s) statements (just the summary page is fine). Be sure the bank name, your name, and at least a partial account number are listed.
		7. A copy of your most recent savings account statement for all accounts. Be sure the bank name, your name, and at least a partial account number are listed.
		8. A copy of the most recent statement from all other assets (stocks, bonds, CDs, money market accounts, IRAs, 401K, cash value of life insurance policy, etc.) verifying the current balance and interest rate or annual dividend payment. Be sure the bank name, your name, and at least a partial account number are listed.
		9. If you are receiving any other form of down payment assistance (a personal gift and/or aid from another program), submit a letter from said 3rd party stating the amount of assistance and any term and conditions that may apply.
		10. If you receive child support or spousal support, submit a copy of court-ordered custody arrangements and child and/or spousal support payments (this information is often documented in your separation agreement).
		11. If you currently own a home or other real property, submit a recent appraisal of that home or most recent Assessor's statement, and your most recent mortgage statement. Your current home must be under contract to be able to purchase.
		12. If you are disabled and require a property with accommodations, submit a description of accommodation needed.
		13. Your credit report, no more than 60 days old, from a third party (i.e. lender, CHT counselor, etc.) You can ask them to send directly to CHT.

If there's a property you are interested in, please submit the following documents to be included in the buyer selection:

- A current pre-approval letter from a lender that works with CHT for the amount of the home, stating the principal amount, interest rate, front and back end ratios, estimated PITI payment, type and terms of your loan (no more than 60 days old).

PART 1: Household Information

Demographic information is collected for anonymous reporting to funders and grant applications.
No eligibility decisions are based on this information.

PRIMARY APPLICANT

First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>
Birth Date (mm/dd/yyyy) <input type="text"/>	Gender <input type="radio"/> M <input type="radio"/> F <input type="radio"/> _____	Email Address <input type="text"/>

Home Phone Number <input type="text"/>	Work Phone Number <input type="text"/>
Cell Phone Number <input type="text"/>	Do you receive text messages? <input type="radio"/> Yes <input type="radio"/> No

Mailing Address <input type="text"/>	Physical Address (if different) <input type="text"/>
Address line 2 <input type="text"/>	Address line 2 <input type="text"/>
City <input type="text"/>	City <input type="text"/>
State <input type="text"/>	State <input type="text"/>
ZIP <input type="text"/>	ZIP <input type="text"/>

Marital Status <input type="radio"/> Married/Domestic Partner <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/> Widowed	Race <input type="radio"/> American Indian, Aleut, Eskimo, or Alaska Native <input type="radio"/> Asian <input type="radio"/> Black or African American <input type="radio"/> Caucasian or White <input type="radio"/> Native Hawaiian or Pacific Islander <input type="radio"/> Multiple race <input type="radio"/> Race not listed	Education Attainment <input type="radio"/> Less than High School Diploma <input type="radio"/> High School Diploma or equivalent <input type="radio"/> Some post-secondary education <input type="radio"/> Certification from vocational or tech training program <input type="radio"/> Associate's degree <input type="radio"/> Bachelor's degree <input type="radio"/> Master's or other graduate degree	Employment Status <input type="radio"/> Self-employed <input type="radio"/> Work full-time for employer <input type="radio"/> Work part-time for employer <input type="radio"/> Homemaker <input type="radio"/> Full-time student <input type="radio"/> Permanently unable to work <input type="radio"/> Unemployed and seeking work <input type="radio"/> Unemployed and NOT seeking work
Ethnicity <input type="radio"/> Hispanic <input type="radio"/> Not Hispanic			
Were you born in the USA <input type="radio"/> Yes <input type="radio"/> No			

Do you speak English at home? Yes No If no, what is your household's primary language ? _____

CHT can provide an interpreter for any required meetings at no cost to you. Would you like an interpreter? Yes No

Are you or is any member in your household Black, Indigenous, Person of Color (BIPOC)? Yes No

If yes, what races/ethnicities are represented in your household? Check all that apply.

American Indian, Aleut, Eskimo, or Alaska Native Black or African American Native Hawaiian or Pacific Islander

Asian Caucasian or White Race Not Listed

Hispanic, Latino, Latina, or Latinx

Is anyone in your household an active military member? Yes No or a veteran? Yes No

CO-APPLICANT (other individual who will be a co-owner for the property)

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date (mm/dd/yyyy)	Gender	Email Address
<input type="text"/>	<input type="radio"/> M <input type="radio"/> F <input type="radio"/> _____	<input type="text"/>

Home Phone Number	Home Phone Number
<input type="text"/>	<input type="text"/>
Cell Phone Number	Do you receive text messages?
<input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
	Relationship to Primary Applicant
	<input type="radio"/> Spouse <input type="radio"/> Non-married partner <input type="radio"/> Other

Marital Status <input type="radio"/> Married/Domestic Partner <input type="radio"/> Single <input type="radio"/> Separated <input type="radio"/> Divorced <input type="radio"/> Widowed	Race <input type="radio"/> American Indian, Aleut, Eskimo, or Alaska Native <input type="radio"/> Asian <input type="radio"/> Black or African American <input type="radio"/> Caucasian or White <input type="radio"/> Native Hawaiian or Pacific Islander <input type="radio"/> Multiple race <input type="radio"/> Race not listed	Education Attainment <input type="radio"/> Less than High School Diploma <input type="radio"/> High School Diploma or equivalent <input type="radio"/> Some post-secondary education <input type="radio"/> Certification from vocational or tech training program <input type="radio"/> Associate's degree <input type="radio"/> Bachelor's degree <input type="radio"/> Master's or other graduate degree	Employment Status <input type="radio"/> Self-employed <input type="radio"/> Work full-time for employer <input type="radio"/> Work part-time for employer <input type="radio"/> Homemaker <input type="radio"/> Full-time student <input type="radio"/> Permanently unable to work <input type="radio"/> Unemployed and seeking work <input type="radio"/> Unemployed and NOT seeking work
Ethnicity <input type="radio"/> Hispanic <input type="radio"/> Not Hispanic			
Were you born in the USA <input type="radio"/> Yes <input type="radio"/> No			

Other Household Member

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date (mm/dd/yyyy)	Gender	Relationship to Primary Applicant
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="radio"/> M <input type="radio"/> F <input type="radio"/> _____	<input type="text"/>
Does this household member live in the home at least 25% of the time? <input type="radio"/> Yes <input type="radio"/> No		
Employment Status if 18 years or older		
<input type="radio"/> Self-employed	<input type="radio"/> Homemaker	<input type="radio"/> Unemployed and seeking work
<input type="radio"/> Work full-time for employer	<input type="radio"/> Full-time student	<input type="radio"/> Unemployed and NOT seeking work
<input type="radio"/> Work part-time for employer	<input type="radio"/> Permanently unable to work	

Other Household Member

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date (mm/dd/yyyy)	Gender	Relationship to Primary Applicant
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="radio"/> M <input type="radio"/> F <input type="radio"/> _____	<input type="text"/>
Does this household member live in the home at least 25% of the time? <input type="radio"/> Yes <input type="radio"/> No		
Employment Status if 18 years or older		
<input type="radio"/> Self-employed	<input type="radio"/> Homemaker	<input type="radio"/> Unemployed and seeking work
<input type="radio"/> Work full-time for employer	<input type="radio"/> Full-time student	<input type="radio"/> Unemployed and NOT seeking work
<input type="radio"/> Work part-time for employer	<input type="radio"/> Permanently unable to work	

Other Household Member

First Name	Middle Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date (mm/dd/yyyy)	Gender	Relationship to Primary Applicant
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="radio"/> M <input type="radio"/> F <input type="radio"/> _____	<input type="text"/>
Does this household member live in the home at least 25% of the time? <input type="radio"/> Yes <input type="radio"/> No		
Employment Status if 18 years or older		
<input type="radio"/> Self-employed	<input type="radio"/> Homemaker	<input type="radio"/> Unemployed and seeking work
<input type="radio"/> Work full-time for employer	<input type="radio"/> Full-time student	<input type="radio"/> Unemployed and NOT seeking work
<input type="radio"/> Work part-time for employer	<input type="radio"/> Permanently unable to work	

***If you have additional household members, please list the information on an additional sheet.**

PART 2: Economic Profile

Credit Score (if known): _____

Have you ever had a property foreclosed upon? Yes No If yes, when? _____

Have you ever declared bankruptcy? Yes No If yes, when? _____

Do you have a pre-approval from a lender? Yes No If yes, please submit it with your application.

Will you be receiving a financial gift towards the purchase of a home? Yes No If yes, how much? _____

Do you receive a housing assistance payment/section 8? Yes No If yes, how much? _____

If yes, which housing authority do you receive your assistance from? _____

PART 3: Assets & Debts

ASSETS: Please list ALL assets any household member (including minors) has in the form of checking or savings accounts, stocks, bonds, CDs, IRAs, Inheritance, Equity in Real Estate, Other—please specify. DO NOT COUNT: Personal property such as clothing, furniture, cars, etc.

Household Member	Type of Asset	Cash Value	Clarification if Needed
		\$	
		\$	
		\$	
		\$	
		\$	

DEBTS: Please enter the combined amount of all household debts. We do not need copies of this information.

Type	Balance	Monthly Payment	Minimum Payment
Credit Cards			
Education Loans			
Auto Loans			
Lines of Credit			
Mortgages			
Other			
Other			
Other			

If you have additional assets or debts, please list the information on an additional sheet.

PART 4: Income Information

Failure to report household income is considered fraud and can have serious consequences.

PLEASE LIST all earned income (money you've received for paid work) any household member age 18 or older receives.

Household Member	Type of Income	Employer Name (if applicable)	Current Gross Monthly Income*	Occupation (if applicable)	Start Date	Pay Schedule (2x/month, biweekly, weekly)
1.						
2.						
3.						
4.						
5.						

PLEASE LIST other sources of income (i.e. Social Security, SSI, SSDI, HAP, Child Support, etc.) for all household members.

Household Member	Source of Income	Current Gross Monthly Income:*	Clarification (if needed)
1.			
2.			
3.			
4.			
5.			

***Gross Monthly Income** is income before taxes and other deductions. If you are Self-Employed, please list your *Net Income* (after deducting business expenses) *for the past 12 months*. If you hold several jobs, list each one on a separate line.

PART 5: Current Living Situation

What best describes your current living situation? Rent Own Live with Parents/Friends Other

Are you currently a CHT tenant or Homeowner? No Tenant Owner Co-Op Resident

How many bedrooms are in your current home? _____

Currently monthly rent/mortgage payment \$ _____ Monthly utilities \$ _____

Are you at risk of being displaced from your current home? Yes No

If yes, please explain _____

Please describe any special needs or accommodations required by your household (i.e. "one-level only" or "ADA-accessible bathroom required") _____

PART 6: Homeownership Goals

Do you own or share ownership in any Real Estate? Yes No

If yes, have you sold this property? Yes No When? _____

How much do you currently have saved specifically for buying a home? _____

Where are you interested in purchasing? _____

How many bedrooms would you like in your new home? _____

Have you completed the Homebuyer Education Workshop in the last 3 years? Yes No If so, when? _____

Have you completed your Shared Equity Informational Meeting: Yes No If yes, when? _____

How did you hear about the Shared Equity Program?	What is your primary reason for wanting to purchase a home?	Which of the following is the biggest barrier to buying a home for your household?
<ul style="list-style-type: none"> <input type="radio"/> From current or past CHT homeowner <input type="radio"/> From friend or family <input type="radio"/> Poster/flyer <input type="radio"/> Event <input type="radio"/> Internet search <input type="radio"/> Advertisement in newspaper/magazine <input type="radio"/> Mailer <input type="radio"/> Facebook/social media <input type="radio"/> Real estate listing/Zillow/Craigslist <input type="radio"/> Referred by lender <input type="radio"/> Referred by real estate agent <input type="radio"/> Referred by agency/non-profit <input type="radio"/> Homebuyer Education 	<ul style="list-style-type: none"> <input type="radio"/> Desire to own a home of my own <input type="radio"/> Desire for a larger home <input type="radio"/> Change in family situation <input type="radio"/> Job-related relocation <input type="radio"/> Desire to be closer to family/friends <input type="radio"/> Desire for a home in a better area <input type="radio"/> Desire to be closer to job/school/transit <input type="radio"/> Desire for a smaller home <input type="radio"/> Retirement <input type="radio"/> Desire for a newly built/custom built home <input type="radio"/> Financial security <input type="radio"/> Other 	<ul style="list-style-type: none"> <input type="radio"/> Insufficient savings <input type="radio"/> Insufficient income <input type="radio"/> Insufficient work history <input type="radio"/> Poor credit history <input type="radio"/> Debt <input type="radio"/> Pending divorce <input type="radio"/> Pets <div style="background-color: #006666; color: white; padding: 5px; text-align: center;"> In how many months do you expect to be financially ready to purchase a home? </div> <ul style="list-style-type: none"> <input type="radio"/> Less than 1 month <input type="radio"/> 2-4 months <input type="radio"/> 5-6 months <input type="radio"/> 7-9 months <input type="radio"/> 10 months or more

Additional comments: _____

Certifications and Acknowledgments

It is our policy to verify all information contained in this application. In acknowledgement of this policy, please sign your name(s) where indicated. Anyone the age 18 or older who will be living in the home must sign below.

I/We certify the following:

All the information contained and submitted in support of this application is true and complete to the best of my/our knowledge and belief.

I/We are aware that any misrepresentation may result in the forfeiture of my/our right to participate in any Champlain Housing Trust program and may result in legal action against me/us.

I/We understand that completion of this application does not guarantee my/our eligibility for the program and/or that I/we will successfully purchase a home through the Champlain Housing Trust. I/we understand that the opportunity to purchase a home through the Champlain Housing Trust is contingent upon the availability of funds and upon my/our successful completion of all Champlain Housing Trust eligibility requirements.

If I/we purchase a home through the Champlain Housing Trust I/we agree to enter into restrictions which will require the property to be owner-occupied, limit the transfer of the property to income-eligible buyers, limit the sales price and the amount of equity available upon re-sale or refinance. **I/We also agree to pay Champlain Housing Trust a one-time \$1,200 transaction fee at closing and a monthly stewardship fee of up to \$45.00 to Champlain Housing Trust.** I/we acknowledge that the intention of these restrictions is to ensure that opportunities to purchase affordable homes be preserved for future generations of buyers.

CONSENT TO RELEASE INFORMATION:

I/We authorize representatives from the Champlain Housing Trust to supply and receive information to/ from my/our employer(s), my/our financial institution(s), other housing assistance programs, the NeighborWorks® HomeOwnership Center, and/or my/our Mortgage Lender to verify the information contained in this application and to confirm my eligibility for Champlain Housing Trust homeownership opportunities. This information includes, but is not limited to bank statements, employment status, income, outstanding debts, loan applications, appraisals, closing disclosures and other financial information. I/We understand that information in this application may be shared with funders for the purpose of funding compliance.

Anyone the age 18 or older who will be living in the home must sign below.

Signature _____ Printed Name _____ Date _____

Signature _____ Printed Name _____ Date _____

Signature _____ Printed Name _____ Date _____

Signature _____ Printed Name _____ Date _____

Equal Opportunity: In accordance with the provisions of the Equal Opportunity Act and the Champlain Housing Trust's policies, there will be no discrimination against an applicant for these benefits on the basis of age, gender, race, color, marital status, sexual orientation, having one or more minor children, national origin, religion, ethnic background, physical or mental disability, or being a recipient of public assistance. If you or a member of your household is an individual with a disability, you have the right to request reasonable accommodation for that disability. The Champlain Housing Trust is committed to assuring that each individual has an equal opportunity to the use and enjoyment of the benefits of this program. TDD service for those individuals with hearing and speech disabilities is available at (802) 864-2526.

Confidentiality: In order to process an application, the Champlain Housing Trust may supply and receive information as detailed in the "Consent to Release" clause above. Information may also be released to comply with the auditing requirements of program funders. With these two exceptions, all personal and identifying information on an application remains fully confidential.



Consumer Privacy Policy

Please Keep for Your Record

Champlain Housing Trust (CHT) is a non-profit housing organization subject to the laws of the State of Vermont. CHT values the trust of its customers and is committed to the responsible management, use and protection of personal information. This notice describes the HomeOwnership Center's policy for the collection and disclosure of your information. We are entrusted with sensitive non-public information about you and your finances and uphold strict confidentiality procedures within our organization. We do not now, nor have we ever, sold or rented your non-public personal information to any non-affiliated third party for any reason.

What information we collect: We may collect "non-public personal information" which could include but is not limited to items such as your social security number, household income, payment history, and account balances. This information is collected in order to provide homebuyer education, individual counseling, shared equity grants and services, financing options, and loans.

The following are sources we may obtain information from:

- Information you provide to us, on applications and other eligibility or loan related documents
- Information we receive from third parties such as credit bureaus, employers or other income sources, institutions with which you have deposited funds or that have extended you credit
- Information about your transactions with us, our affiliates, or others

What Information We Disclose: We may share information under the law about our experiences or transactions with you or your account (such as your account balance and payment history with us) with companies related to us by common control or ownership ("affiliates"). However, where state law may be more restrictive, we will abide by the more restrictive requirements.

In order to expedite processing of our services on your behalf, CHT may need to disclose non-public personal information about you to "non-affiliated third parties" (that is companies not related to us by common control or ownership) and **will do so only with a signed authorization to release information from you**. These entities may include: attorneys, other lending entities, CHT funding sources as required, government-funded programs and/or service providers, or other government entities; and when required by law or in response to subpoenas; and to reputable credit reporting agencies via servicers ("credit bureaus"). We also may share information with other funding programs in order to combine different sources of loans and/or grants to help address your housing needs. Finally, in order to remain compliant with funders requirements, CHT may be required to allow funders such as (but not restricted to) HUD, NeighborWorks America, CHAPA and/or NFMC to engage in a review process that may include reviewing electronic and/or hard copy files.

If the HomeOwnership Center shares information with any non-affiliated third party, we will require their agreement to protect the confidentiality of customer information and use it only for the specific purpose intended and not reuse, sell, rent, or disclose it in any other form to any other entity. We will continue to adhere to the privacy policies and practices described in this notice whether or not we find you eligible for our program, or if you pay off your loan with us.

Our Security Procedures: We will always maintain control over the confidentiality of our customer information, which includes having physical, electronic and procedural safeguards that comply with federal standards. We will permit only authorized employees, who are trained in the proper handling of our customers' sensitive non-public information, to have access to that information in order to provide you with quality products and superior service. All of our operational and data processing systems are in a secure environment that protects your information from being accessed by third parties. Thank you for your confidence in Champlain Housing Trust and the HomeOwnership Center and for allowing us to help meet your housing needs.



Conflict of Interest Statement

Please Keep for Your Record

Champlain Housing Trust (CHT) is a non-profit housing organization subject to the laws of the State of Vermont. CHT values the trust of its customers and is committed to fair and professional relationship. This notice describes the HomeOwnership Center's policy to avoid conflicts of interest.

CHT has clear protocols and policies in order to avoid conflicts of interest which include a limit on gifts that can be received by staff, a requirement to not engage in any activity that would result in personal gain to an employee and his/her relative, and a prohibition against preferential treatment of organizations or individuals. Where applicable, CHT's standard is to offer at least three options of lenders, Realtors®, inspectors, attorneys and contractors when providing resources to our customers and clients.

CHT's personnel policy for Conflict of Interest reads:

All employees must avoid engaging in any activity that could create a conflict of interest or the appearance of a conflict of interest. A potential or actual conflict of interest occurs whenever an employee is in a position to influence a decision that may result in personal gain for the employee or an immediate family member as a result of CHT's business dealings. A conflict may also arise if an employee engages in activity that has an adverse impact on the ability of CHT to carry out its mission in an efficient, effective manner. It is impossible to relate all of the situations that may cause or give the appearance of a conflict for CHT, but the following is an example of the type of prohibited conduct that may create an actual or potential conflict:

- Acceptance of gifts, money, discounts, or gratuities of a value greater than \$25 from any person or entity doing business or seeking to do business with CHT, particularly if the item is not offered to the general public.

Additionally, the HomeOwnership Center has added specific language pertaining to customers' rights to pursue resources, which reads:

Champlain Housing Trust's HomeOwnership Center provides home education and counseling (including financial literacy, rental, pre-purchase, delinquency & foreclosure mitigation and post-purchase), Shared Equity grants and assistance as well as home repair loans. HomeOwnership staff may discuss resources outside of CHT to address your situation; these may include housing agencies or programs, lenders, Realtors®, home inspectors, attorneys, contractors and other specific resources as appropriate. A customer is under no obligation to engage these other resources nor is a customer restricted to only these resources. It is important to note that Champlain Housing Trust encourages our customers and clients to engage in your own research to evaluate and choose resources that best suit your needs. Customers/clients are responsible for choosing resources.

Further, all CHT services are provided at will and any customer has the right to refuse services provided by CHT; a customer may withdraw from CHT services at any time. If you have any questions regarding these rights, please feel free to speak with the Program Manager or the Director of HomeOwnership.

We thank you for your confidence in Champlain Housing Trust and the HomeOwnership Center and for allowing us to help meet your housing needs.