



phone: 865.828.5927
toll-free: 800.814.6355
fax: 865.828.5212
www.clinchpowell.net

Building strong communities. Caring for people. Protecting natural resources.

Dear Homeowner:

Thank you for your interest in working with Clinch-Powell to help you apply for program funding to make needed repairs on your home. Clinch-Powell can access multiple programs in order to assist you with your home repairs. Each program funder has its own set of eligibility criteria and loan/grant terms. For example, most often Clinch-Powell utilizes USDA RD 504 Home Repair loan. Through that specific program, eligible homeowners could receive a loan for up to \$7,000 to make repairs on their home without having a lien put against the property. The loan would be at a 1% interest rate and payable for up to 20 years—making monthly payments less than \$33 a month!

To qualify for most of the programs you must:

- Own and occupy the home (If it's a mobile home, you must own the mobile home AND the land.)
- Have household income within program guidelines
- Be a US citizen or meet eligible non-citizen requirements
- Live in a rural area (i.e not within the city limits of Knoxville or the Tri Cities)

This institution is an equal opportunity provider.

Enclosed is an intake packet for you to fill out and return. Although this intake packet is used with all of Clinch-Powell's repair program options, some questions and forms are specific to individual programs; these items are included up front in an effort to speed up the processing of your application. In addition to the intake provided, we will need other information/documentation from you in order to move forward in the process.

*WHAT YOU WILL NEED TO PROVIDE US (in order to begin the process):

- Completed & **signed Intake Packet** (enclosed- total of 5 pages)
- Signed Rural Development **Authorization Form**—for EACH adult member of the household (1 enclosed)
- Signed & dated Loan Packager **Disclosure Letter** (enclosed)
- Proof of income** for the household
 - Paystubs for the last month and/or copy of most recent award letter (SSI, food stamps, etc)
 - If self-employed: most recent tax returns
- Photocopies of **Driver's License & Social Security Card** (of the applicant and co-applicant)
- Copy of Deed of Trust, **Warranty Deed**, or other proof of ownership of the property
- Credit Check fee of \$6.00 per adult borrower.** (This will be a soft pull and will not hurt your credit.)

You can send us your intake packet, forms, and information by e-mail (Kelsey@clinchpowell.net), fax, mail (PO Box), or hand-delivery using the contact information at the bottom of the page.

We look forward to working with you!

PO BOX 379 | 7995 RUTLEDGE PK | RUTLEDGE, TN 37861

Clinch-Powell Resource Conservation & Development Council, is a 501(c)(3) non-profit organization. Clinch-Powell is a Community Housing Development Organization and housing counseling agency that serves East Tennessee. All programs of the RC&D are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580.

NMLS# 195063; S. Knight # 920625, K. Cook #1372118



Frequently Asked Questions:

What happens after we receive your completed intake packet? Based on the information you provide, we will verify that you meet all the basic eligibility requirements for the program. Someone from Clinch-Powell will contact you either to inform you that you do not qualify for any of our repair programs, or that you do qualify for one or more of our repair programs. You will then be given further instructions as to the next steps based on the specific program you have chosen.

What if I need the repairs right now?! Clinch-Powell's repair programs are not immediate. If you cannot wait at least 30 days for the repairs to be done on your house, then we will try to refer you to other resources.

FAQ's—Carol M. Peterson [CMP] grant program:

When is this program available? Clinch-Powell will be accepting applications February 1st through March 15th; and final pre-approvals will be announced April 15th. Generally the repairs can begin after June 1st.

Who is eligible for this program? Low to moderate income households who own the house and land in which they live as their primary residence. The head of the household must be elderly or someone in the household is disabled.

What type of repairs can I get? This money is reserved for much needed (emergency) repairs and/or handicap accessibility modifications. Repair costs are capped at \$6,500 depending on funds available to Clinch-Powell.

Is this a loan or a grant? It is a grant with stipulations. You will not have to pay any of the money back unless you sell the home within 5 years after the repairs. There will be a 5yr lien placed against the property, forgiven at 20% annually.

Who does the work? Ultimately that is up to you. You can choose an independent professional contractor, Clinch-Powell, or another Community agency.

Are there credit requirements? No. But you must be current on property taxes and your mortgage.

FAQ's—RD 504 Repair loan/grant program:

Is this a loan or a grant? For the most part, it is a loan. If you meet certain criteria, then we will also try to request grants funds (if available). Depending on availability of funds, it may be possible to also get some grant money to offset a portion (NOT all) of the loan amount.

Is Clinch-Powell or is USDA RD giving me the loan (RD 504 program)? It is important to note that Clinch-Powell is a contracted loan packager for USDA Rural Development. You have the option to apply directly through Rural Development; however, because of the large territory Rural Development covers, it most likely will take longer to package your application. There is a fee associated with going through a packager which can be folded into the loan itself, making the packaging fee about \$2.80 a month.

Who does the repairs? You will be able to choose the contractor(s).

Do the repairs have to be done by an actual licensed contractor? No. However, any electric, plumbing, or HVAC work can only be done by licensed professionals. Aside from those three areas, a non-licensed person can do the repair work; but keep in mind that this program works on a reimbursement system, and private individuals are going to be less likely than professionals to have the capital up front to pay for materials, time, etc..

What if I don't know of any contractors/professionals to do the work? In this packet, we have provided a short list of professionals to help get you started. YOU DO NOT HAVE TO USE, OR EVEN CONTACT, ANYONE ON THE LIST. You may also try looking up professionals in the phonebook or check with your local chamber of commerce.

What kind of repairs can I get? Most anything except: purchasing appliances, building a new deck/porch (unless the existing one is structurally unsafe), and installing a pool or other major fixture.

Will this put a lien against my property? Not as long as the loan amount is less than \$7000. If the loan goes over that amount, then a lien will be placed on the property.

What are the credit requirements? The 504 loan program is more flexible than most in terms of credit; there is not a set credit score limit. There may be instances where non-traditional credit could be used if your credit is poor.

USDA Rural Development Non-Discrimination Statement

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at How to File a Program Discrimination Complaint and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

USDA is an equal opportunity provider, employer, and lender.

{Keep for your records}

HOME REPAIR PROGRAM INTAKE PACKET



APPLICANT INFORMATION	CO-APPLICANT INFORMATION
Name _____ <small>First Middle Last</small>	Name _____ <small>First Middle Last</small>
Birth date _____ Age _____	Birth date _____ Age _____
Social Security Number _____	Social Security Number _____
Home/Cell Phone_(_____)_____	Home/Cell Phone_(_____)_____
Email Address _____	Email Address _____
Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty	Disabled: <input type="checkbox"/> No <input type="checkbox"/> Yes Veteran: <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> Active duty
Highest Level of Education Obtained:_____	Highest Level of Education Obtained:_____
Family Size:_____ # of Dependents:_____ Ages of Dependents _____, _____, _____, _____, _____	
Street Address _____ PO Box:_____	
City/State/Zip-Code _____ County _____	
How long at residence? _____ <input type="checkbox"/> House <input type="checkbox"/> Mobile home <input type="checkbox"/> Duplex Acreage: _____	

HOUSEHOLD INCOME: List ALL members living in the household and how much (if any) income they receive:

Example:

NAME	BIRTHDAY	SOURCE/TYPE	AMOUNT RECEIVED	FREQUENCY
Johnny Doe	10/14/1998	Child support	\$ 278.00	monthly
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____
_____	_____	_____	\$ _____	_____

APPLICANT EMPLOYMENT	CO-APPLICANT EMPLOYMENT
Current occupation _____	Current occupation _____
Employer _____	Employer _____
Start Date _____ Income: _____/hr	Start date _____ Income: _____/hr
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal
Average hours worked per week: _____	Average hours worked per week: _____
How often do you get paid?	How often do you get paid?
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly	<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 2x per month <input type="checkbox"/> Monthly
+ <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses	+ <input type="checkbox"/> Overtime <input type="checkbox"/> Tips/commission <input type="checkbox"/> Bonuses
Do you receive benefits through this job? <input type="checkbox"/> No <input type="checkbox"/> Yes	Do you receive benefits through this job? <input type="checkbox"/> No <input type="checkbox"/> Yes
<i>*for 2nd job –if applicable OR previous job</i>	<i>*for 2nd job –if applicable OR previous job</i>
Current occupation _____	Current occupation _____
Employer _____	Employer _____
Start Date _____ Income: _____/hr	Start Date _____ Income: _____/hr

❖ **HOUSEHOLD INCOME continued**

- ◆ Does anyone in the household also collect any other sources of income? *(If so, indicate the amount received)*
 - Social Security _____ Child Support _____ Families First/WIC _____
 - Alimony _____ Food Stamps _____ Pell Grant/Student Financial Aid _____
 - TennCare/Medicare/Medicaid Land _____ Other _____
- ◆ Does any adult in the household earn any other additional income from odd jobs, self-employment, etc..?
 - No Yes, if so, please describe the type of work, average amount of income, and frequency: _____
- ◆ Do you have any upcoming changes in income and/or expenses?: _____

❖ **ASSETS**

- ◆ Check any types of assets you individually or jointly have and indicate estimated value/balance of each.
 - Checking account _____ Savings account _____ Trust account _____
 - Retirement /IRA/401K _____ Stocks _____ Other _____
- ◆ List the Make, Model, Year, & Mileage/Condition of all vehicles you own:
 - 1) _____ 2) _____
 - 3) _____ 4) _____
 - Motorcycle(s) _____ Boat _____ ATV _____

❖ **DEBTS** *List any monthly installment debts (example: mortgage, personal loans, car payments, credit cards, etc..)*

COMPANY NAME	TYPE OF	TOTAL SUM CURRENTLY OWED	MONTHLY PAYMENT AMOUNT	GARNISHED?
				No / Yes
				No / Yes
				No / Yes
				No / Yes
				No / Yes

❖ **EXPENSES:** *As part of the application, a budget form will need to filled out and submitted; by providing information about your general expense, it will help us get started on completing the form.*

ITEM	EST. AMOUNT	FREQUENCY			ITEM	EST. AMOUNT	FREQUENCY		
		MONTHLY	2X YEAR	YEARLY			MONTHLY	2X YEAR	YEARLY
Property Taxes					Auto Insurance				
Home Insurance					Gasoline				
Average Electric bill					Vehicle maintenance				
Average Water bill					Food				
Gas, coal, oil (heating)					Toiletries				
Internet & land phone					Tobacco/alcohol				
Cable/ satellite					Child Care or Support				
Cell phone									
Health/Life Insurance									
Medical Expenses									

- ◆ Have either the client or co-client filed bankruptcy within the past 3 years? No Not sure Yes:
 chapter 7 chapter 13 other: _____ Discharge date: _____
- ◆ In the past 10 years, have you been convicted of A) felony larceny, theft, fraud, or forgery, B) money laundering, or C) tax evasion? No Yes, _____

❖ **PROGRAM PARTICIPATION QUESTIONS**

- ◆ Do you have a current situation which causes you to need assistance in completing this intake application and/or other expected aspects of this process? No Yes, _____
- ◆ How did you hear about this program? _____
- ◆ Do you have access to the internet/computer? No Yes
- ◆ Do you have access to a fax machine? No Yes, fax #: _____
- ◆ In the event that we are not able to reach you through the contact information that you provided, is there another person we have your permission to leave a message with? No Yes: _____

NAME

RELATIONSHIP

CONTACT INFORMATION

❖ **TERMS AND CONDITIONS, AUTHORIZATION TO VERIFY & RELEASE OF INFORMATION**

I/We certify that all the information provided is complete, correct and true to the best of my knowledge. I understand that false or misleading information may result in the rejection of my intake packet. I understand that there may be other requirements depending on my progress and/or the type of financing option pursued. I also understand that the completion of this intake packet in no way guarantees me repairs to my home or the loans/funds to purchase such repairs. Although employees of Clinch-Powell will package my application to the best of their abilities, Clinch-Powell does not have any control or influence over Rural Development's, Federal Home Loan Bank, or any other funder/provider's decision to approve or deny my loan/grant application.

I understand that the purpose of this intake packet is for the purpose of having Clinch-Powell package my 504 loan application and submit the completed application to USDA Rural Development, in addition to submitting applications for any other available community repair programs. I realize that I have the option to apply to a Rural Development office directly, but I am choosing to have someone from Clinch-Powell work on my behalf to help gather documents and complete forms in order to "package" my loan application, and that there is a monetary fee associated with this packaging service.

I understand that it is my responsibility to schedule meetings with my packager and provide the requested information/ documentation either promptly before or at the meeting. If I wish to cancel my scheduled meeting, I will do so by contacting Clinch-Powell no later than 24 hours prior to the scheduled meeting time.

I/We authorize Clinch-Powell RC&D Council, Inc. to check any and all information and/or references contained herein, including but not limited to creditors, employers, and landlords. Clinch-Powell may also ask to see and/or photocopy my Driver's License, Identification Card, and/or Social Security Card for the purpose of confirming my identification or as specific programs require. I authorize Clinch-Powell to use my Social Security number for the purpose of obtaining my credit report for the purpose of evaluating my credit history. I also authorize the release of my credit report to Clinch-Powell by those credit reporting agencies from which Clinch-Powell may request my credit report. I understand that the information on my credit report will be used by Clinch-Powell, its affiliates, lenders, USDA Rural Development, Federal Home Loan Bank, or Tennessee Housing Development Agency only for the purpose of determining my potential eligibility for a home repair loan/program. This information will not be disclosed to outside, unrelated third parties without my knowledge.

I authorize Clinch-Powell to contact me by any method I have provided. I understand Clinch-Powell has no control over the security of communication methods outside of its internally owned communication portals, and is therefore not responsible for external security breaches. I/we hereby authorize Clinch-Powell, when appropriate, to share information with USDA Rural Development, TN Housing Development Agency, Federation of Appalachian Housing Enterprises, Department of Housing & Urban Development, or another relevant third party or partnering agency for the purposes of program monitoring, reporting, compliance, and evaluation.

By signing below, I/we are verifying that I have read and understand the terms set forth within this authorization, as well as, the disclosures and privacy policy that accompany this authorization. I understand that this form is an authorization to collect specific information and assess my situation, and it is not, in and of itself, a loan or credit application. This authorization will expire five (5) years from the dates below.



APPLICANT

DATE



CO-APPLICANT

DATE



DISCLOSURE & CONFLICT OF INTEREST

Clinch-Powell RC & D Council is a non-profit Community Housing Development Organization and a HUD-approved counseling agency (82394) that, among other activities, helps families with affordable housing goals. Most services are available in alternative formats and locations upon request.

Clinch-Powell receives funding for its housing programs through grants and loans from a number of sources, including but not limited to: USDA Rural Development, US Dept. of Housing & Urban Development [HUD], Corporation for National and Community Service, Federal Home Loan Bank, the Environmental Protection Agency, Tennessee Housing Development Agency, Fahe/ Just Choice Lending, Citizens Bank & Trust Co. of Grainger County, BB&T Bank, SunTrust Bank, public fundraising, and private donations.

As a housing counseling agency, Clinch-Powell offers the following services: 1) Pre-Purchase Homebuyer Education Workshops-- utilizing the *Realizing the American Dream* curriculum; 2) Pre-Purchase Counseling -- financial readiness to purchase/own an affordable home; 3) Post-Purchase Counseling and Workshops-- non-delinquency home improvement, energy efficiency; 4) Foreclosure Prevention/ Loss Mitigation Counseling—assisting to resolve mortgage defaults; 5) Rental Counseling--locating safe/decent rental housing; 6) Household Budgeting & Credit Repair Counseling and Workshops--financial literacy and personal money management; 7) High-Cost Mortgage Counseling -- requirement of certain mortgage loans to ensure borrower's understanding of the risk of the loan. Clinch-Powell, along with Clinch-Powell Construction Company develops affordable single-family homes to sell to low- to moderate- income families. In addition to coordinating the packaging and servicing of select loan products, Clinch-Powell itself occasionally offers low-interest loans and grants for various affordable housing activities. Clinch-Powell NMLS #195063; Sara Knight NMLS #920625, Kelsey Cook NMLS #1372118. Please visit <http://mortgage.nationwidelicencingsystem.org/> to find more information regarding history and profile as a mortgage lender. Lastly, Clinch-Powell is a property manager for a multi-family low-income apartment building, as well as, multiple single-family rental housing units which it also owns.

In providing counseling services, Clinch-Powell housing counselors will present to their clients several options in the furtherance of their housing goal/service, possibly including recommendations of some of the above listed services. The Clinch-Powell housing counselor will recommend only services that are in the best interest of the client, and will inform the client of any interests the organization has in any particular product or service. Within the agency, individual housing counselors may perform multiple affordable housing activities within the scope of their regular job duties, and as such, will not receive any additional funds or incentives specifically for those activities. Moreover, as per HUD guidelines, housing counselors will not simultaneously participate in specific housing activities.

As the client, you have the right to inquire as to specific relationships Clinch-Powell or its employees have with other entities. You also have the right to choose (or not) the products or services that you feel are right for your household, regardless of any option presented or recommendation made by the housing counselor. **YOU ARE UNDER NO OBLIGATION TO UTILIZE/RECEIVE, OR EVEN CONTINUE WITH SERVICES THROUGH YOUR HOUSING COUNSELOR OR CLINCH-POWELL AS A WHOLE.** Your decision to utilize or not utilize certain programs and products will not in any way affect your housing counseling service. If you decide to discontinue services with Clinch-Powell, or if your need is beyond the scope of the agency's capabilities, Clinch-Powell staff will assist you locating a more suitable local agency.

If you/your housing situation meet certain criteria, we may collect personal information directly from you and enter into a computer system call HMIS (Homeless Management Information System). Many agencies that provide assistance use this computer system to gather information about clients that are homeless or at risk of homelessness. We only collect information that we consider to be appropriate. You are not required to provide this information. However, without your information we may not be able to fully assist your needs. All information provided to the HMIS system is safeguarded and held under tightest security.

All programs of Clinch-Powell are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580.



PRIVACY POLICY NOTICE

We may collect non-public personal information about you from the following sources: A) Information that you provide to us orally or written, such as on applications or other forms; B) Information about your transaction with us or others; and C) Information from others, such as credit bureaus, real estate appraisers, lenders and employers.

We do not disclose any non-public personal information about you without your consent to anyone, except:

- information provided to your lender as required to gain approval for a loan or protect your current home,
- to government agencies and grantors in compliance with their respective monitoring and reporting requirements,
- in broader forms to partnering agencies for reporting purposes, joint applications, and/or compilation of statistical data,
- as required by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information in order to provide you products and services requested with this application. We may disclose certain limited information to relevant third parties as part of a particular service as further described in the specific program authorization. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information. As a client, you have the right to opt-out and direct us to withhold non-public personal information from third parties, or to specify/limit to whom such information is provided. If you choose to opt-out, we will not be able to answer questions from third parties. To opt-out, you will need to make special note of this on this page, written separately, or explicitly stated to your counselor; not signing this page is not sufficient to opt-out. If at any time, you wish to change your decision with regard to your opt-out, you may call us at 865-828-5927 and do so.

If you decide to discontinue services through Clinch-Powell, we will still adhere to the policies and practices as described in this notice. The agency will continue to safely maintain your records for a period of time, of at least three (3) years, after which all digital files will be purged and paper documents will be shredded and destroyed.

I have been provided a copy of, fully read, and understand the information within this disclosure, as well as, Clinch-Powell RC & D's policies regarding conflicts of interest and the confidentiality of client information as state above.



APPLICANT

DATE

CO-APPLICANT

DATE

❖ **REPAIRS**

Please list and describe the repairs items needed (in order of importance):

♦ Do you already have estimates for any of the repairs you wish to have completed? No In Process Yes

♦ If you do NOT have estimates:

 ◇ Do you have a person/company in mind you think might be able to do the work? No Yes, _____

 ◇ Are you having trouble finding qualified persons/companies to potentially do the repair work? No Yes

♦ If you have already gotten estimates, identify below:

<u>Repair Item</u>	<u>Estimated Cost</u>	<u>Contractor/Company</u>	<u>--- Contact Information</u>
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____
_____	\$ _____	_____	_____

♦ Is there any other information that you would like to share that has not already been covered in this packet? No

Yes, _____

Important things to discuss with potential contractors (this references multiple programs):

- Paper estimates are a required component of the application.
- Estimates should be printed/written on some sort of company, church, or personal letterhead (letterhead should have company/contractor/church name, contact information, and in certain cases, license information).
- For electrical, plumbing, or HVAC work, the contractor MUST have the appropriate licensure.
- Companies/contractors will have to provide their tax ID numbers to RD in order to receive payment.
 - If a private individual is doing the work, they will eventually have to provide their social security number to RD in order to get paid. RD will provide them with a 1099 form for tax purposes.
- **Estimates need to be itemized** (in both labor and materials).
 - Multiple estimates from the same contractor for the same job are also potentially helpful in certain situations. For example: for a new roof, the contractor would write up one estimate for just the roof replacement, and on the second estimate include for the possibility of having to replace the OSB's and felt paper due to water damage, etc.
- It would also be helpful if the (sub) contractor could write up a brief work specification on a separate sheet of paper.
- The contractor should be present at the loan closing with the customer and a loan officer from RD. *(for 504 loan)*
- Payment will only be issued after the job has been completed.
 - RD, FHLB, and THDA funds for home repairs are obligated and set aside for the project prior to closing. Funds are placed in a supervised bank account after closing. RD's and FHLB's payment policy is payment at completion. RD does not pay for material or any labor cost before work is completed. Once work is completed the contractor can contact the local RD office, and they will complete an inspection of the property usually within one week. RD will issue payment on the same day after the inspection; however, if the project has two contractors then both must be complete prior to order of the final payment.
- If the contractor has any questions prior to closing regarding the process or expectations, s/he may contact Kelsey or Sabrina at Clinch-Powell for clarification (865-828-5927 or kelsey@clinchpowell.net)

For your convenience we are providing you with a list of contractors in the area, some of which have expressed interest in working with Rural Development clients. This list is just to help get you started—**you DO NOT have to choose a contractor from this list.** It is however, advisable that you obtain more than one estimate if possible.

COMPANY NAME	CONTACT PERSON	HOME OFFICE LOCATION	PHONE #
Associated Builders*	Larry Constantine/Larry Hall	Bristol & Bulls Gap, TN	(423) 968-5611; 340-2144; 677-0469
Big Orange Electric**	Steve Richter	Morristown, TN	(865) 548-9467
Cantwell & Crew Construction*	Nick Cantwell	Sneedville, TN	(423) 300-9210
Clinch-Powell Construction Co.*	Lindy Turner/Gary Donehew	Rutledge, TN	(865) 828-8494
Dan's Home Repairs	Dan Wirt	Bulls Gap, TN	(423) 470-2591
Davis Brothers Roofing**	Mardy Davis	Church Hill, TN	(423) 357-7190
Gillenwater Painting, Remodeling, & Roofing	Kenneth Gillenwater	Mt. Carmel, TN	(423) 245-7557, 292-7872
Heritage AC & Heating	Fred Tweed	Greenville, TN	(423) 638-1992
Hodges Construction	Scott Hodges	Kingsport, TN	(423) 349-1998
Lighthouse Building Contractors, Inc.	Steve Griffith	Corryton, TN	(865) 689-4744
Pioneer Heating & Air Condition, Inc.**		Knoxville, TN	(865) 922-2817
ReDoHomes	Troy & Carol Arnold	Jonesborough, TN	(423) 753-6800 (redohomes.net)
Steve Longworth Contracting*	Steve Longworth	Tazewell, TN	(423) 626-5908
T & H Heating & Cooling**	Stevie Williams	Morristown, TN	(865) 705-5270

* =general contractor's license, **= specialized licensure



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Building strong communities. Caring for people. Protecting natural resources.

Dear Potential Applicant:

After talking with you, we think that a direct Section 504 single family housing loan through the Rural Housing Service (known as the "Agency") is a good loan for you. The Rural Housing Service is an Agency of the United States Department of Agriculture.

We **do not** work for the Agency; we are an outside loan application packager. Clinch-Powell Home Team will assist you in applying for a loan through the Agency. We do not guarantee that your loan application will be approved or funded by the Agency.

For our services, you will pay a loan application packaging fee of no more than \$500. The fee is due only if the Agency approves you for a loan and the loan goes to closing. Under certain circumstances, part or all of this fee may be included in your loan. Otherwise, we will assist you in finding an alternate means to cover the fee from other sources. To the extent other sources are unavailable, we will waive the fee.

You are not required to work with a loan application packager to receive assistance from the Agency. You may work directly with the Agency and avoid the loan application packaging fee. Working with our organization provides you with the following benefits:

- We will act as a go-between for you and the Agency.
- We will make sure that your paperwork is in order, which should shorten the time it takes for the Agency to make a loan decision.

By signing below, you acknowledge these facts and confirm your desire to work with Clinch-Powell Home Team.

To begin the process, each adult who will reside in the home must sign an Authorization to Release Information (RD Form 3550-1). This will allow us to obtain credit histories, verification of income received by all household members, and other documents needed for the Agency to make a loan decision. All information collected will be maintained with the highest degree of confidentiality.

We look forward to working with you in preparing an application for an Agency Section 502 direct loan.

_____ Potential Applicant's Initials

_____ Potential Co-Applicant's Initials

Respectfully,

Clinch-Powell

PO BOX 379 | 7995 RUTLEDGE PK | RUTLEDGE, TN 37861

Clinch-Powell Resource Conservation & Development Council, is a 501(c)(3) non-profit organization. Clinch-Powell is a Community Housing Development Organization and housing counseling agency that serves East Tennessee. All programs of the RC&D are available without regard to race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation and marital or family status, because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission- 600 Pennsylvania Avenue, NW, Washington DC 20580.

NMLS# 195063; S. Knight # 920625, K. Cook #1372118





phone: 865.828.5927
 toll-free: 800.814.6355
 fax: 865.828.5212
 www.clinchpowell.net

Building strong communities. Caring for people. Protecting natural resources.

The below is to be completed, signed, and returned by the potential applicants.

WAIVER OF PROVISIONS TO THE PRIVACY ACT OF 1974

To better serve as your advocate with the Agency we need to be kept informed of the Agency’s processing of your application and we may need access to items directly obtained by the Agency. Do you authorize the Agency to release to and discuss with Clinch-Powell Home Team and FAHE, our partner who will be involved in the loan application packaging process, any information we may seek or request from the Agency’s records concerning your application for Agency assistance?

Please check one:

YES (Authorization will terminate upon loan closing or Agency denial of your loan application.

NO

By initialing Page 1, completing the Privacy Act waiver, entering the date you received this letter, and signing/dating below in Page 2, you acknowledge these facts and confirm your desire to work with Clinch-Powell Home Team.

I/We received this letter on the _____ of _____, 2017.

Potential Application’s Name/Signature (spell out full name and then sign)

Potential Co-Applicant’s Name/Signature (spell out full name and then sign)

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