



Habitat Homeownership Program Application

Dear Applicant:

Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

APPLICANT INFORMATION

Applicant	Co-Applicant																														
Applicant's Name: _____	Co-Applicant's Name: _____																														
Social Security Number: _____	Social Security Number: _____																														
Phone: _____ Birthdate: _____	Phone: _____ Birthdate: _____																														
Email: _____	Email: _____																														
Circle One: Married Separated Unmarried	Circle One: Married Separated Unmarried																														
Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																														
<table border="0"> <thead> <tr> <th>Name</th> <th>Sex</th> <th>Birthdate</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> </tbody> </table>	Name	Sex	Birthdate	_____	M F	_____	_____	M F	_____	_____	M F	_____	_____	M F	_____	<table border="0"> <thead> <tr> <th>Name</th> <th>Sex</th> <th>Birthdate</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>M F</td> <td>_____</td> </tr> </tbody> </table>	Name	Sex	Birthdate	_____	M F	_____	_____	M F	_____	_____	M F	_____	_____	M F	_____
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Present Address: _____ _____	Present Address: _____ _____																														
Number of Years: _____	Number of Years: _____																														

If you have lived at your present address for less than two years, complete the following:

Past Address: _____ _____	Past Address: _____ _____
Number of Years: _____	Number of Years: _____

WILLINGNESS TO PARTNER

To be considered for Habitat homeownership you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of other is called "sweat-equity" and may include clearing the lot, painting, helping with construction, working in the office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

Applicant: Yes ___ No ___

Co-Applicant: Yes ___ No ___

PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living (circle all that apply):

Kitchen Bathroom Living Room Dining Room

Other (please describe) _____

What is your monthly rent amount? \$ _____ /month

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home? _____

PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid Balance: \$ _____

Do you own land: ___ No ___ Yes Monthly Payment \$ _____ Unpaid Balance: \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

SOURCE OF CLOSING COST

Where will you get the money to pay for closing costs (for example, savings or parents)? _____

EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and address of CURRENT employer	Years on Job	Name and address of CURRENT employer	Years on Job
	Monthly Gross Wages		Monthly Gross Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone

If working at current job is less than one year, complete the following information

Name and address of LAST employer	Years on Job	Name and address of LAST employer	Years on Job
	Monthly Gross Wages		Monthly Gross Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone

Name and address of LAST employer	Years on Job	Name and address of LAST employer	Years on Job
	Monthly Gross Wages		Monthly Gross Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone

Name and address of LAST employer	Years on Job	Name and address of LAST employer	Years on Job
	Monthly Gross Wages		Monthly Gross Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone

DEBTS**TO WHOM DO YOU AND THE CO-APPLICANT OWE MONEY?**

Account	APPLICANT			CO-APPLICANT		
	Monthly Payment	Unpaid Balance	Months left to pay	Monthly Payment	Unpaid Balance	Months left to pay
Motor Vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child Support	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
TOTAL	\$	\$		\$	\$	

MONTHLY EXPENSES

Income	Applicant	Co-Applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child Care	\$	\$	\$
Internet Service	\$	\$	\$
Cell Phone	\$	\$	\$
Land Line	\$	\$	\$
Business Expenses	\$	\$	\$
Union Due	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
TOTAL	\$	\$	\$

NAME(S) ON THE MORTGAGE

If you were to be accepted in the Habitat Program what would you like your name to be on the mortgage (full name, first and last only, etc.), please write below. _____

DECLARATIONS

Please circle the word that best answers the following questions for you and the co-applicant.

	Applicant		Co-Applicant	
Do you have any outstanding judgments against you?	Yes	No	Yes	No
Have you been declared bankrupt within the past seven years?	Yes	No	Yes	No
Have you had property foreclosed on or deed in lieu in of foreclosure in the past seven years?	Yes	No	Yes	No
Are you currently involved in a lawsuit?	Yes	No	Yes	No
Have your directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement?	Yes	No	Yes	No
Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	Yes	No	Yes	No
Are you paying alimony or child support or separate maintenance?	Yes	No	Yes	No
Are you a co-signer or endorser on any loan?	Yes	No	Yes	No
Are you a US citizen or permanent resident?	Yes	No	Yes	No

EQUAL CREDIT OPPORTUNITY ACT NOTICE

ECOA Notice

The attached ECOA Notice should be provided to all applicants with the application for Habitat homeownership program to communicate the right to require certain income information from applicants for the Habitat program.

Purpose and Background: Because Habitat for Humanity homeownership and loan programs qualify as Special Purpose Credit Programs under the Equal Credit Opportunity Act, Habitat can request and consider certain information about income that other lenders may not be allowed to request and consider in connection with their loan programs without providing certain disclosures and options for applicant to decline to provide that information. Although federal law allows Special Purpose Credit Programs to request and consider this information to determine eligibility for their programs, the law does not explicitly provide an exemption from the disclosure.

Accordingly, in order to avoid any confusion by Habitat applicants about their rights and obligations to provide this information, we recommend that Habitat affiliates provide the customary disclosure together with the explanation for Habitat's right to consider that information in evaluating applications for the Habitat program. Please see the attached sample ECOA notice.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); 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 monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: [FTC Regional Office for the Southeast region, Suite 1500, 225 Peachtree Street, NE Atlanta GA 30303] or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____

PRIVACY NOTICE

Habitat for Humanity of Gaston County Privacy Statement and Notice

At Habitat for Humanity of Gaston County, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name address, social security number, assets, and income.
- Information about your transactions with us or others such as your loan balance and payment history; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity of Gaston County employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers; and

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of Gaston County at 704-864-6536 x115.

By signing below, this acknowledges my receipt of the document above.

Applicant Signature

Date

Applicant Signature

Date

AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant Signature

Date

Co-Applicant Signature

Date

RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant Signature

Date

Co-Applicant Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant

I do not wish to furnish this information

Race (applicant may select more than one racial designation):

American Indian or Alaska Native

Native Hawaiian or other Pacific Islander

Black/African-American

White

Asian

Ethnicity

Hispanic or Latino

Non-Hispanic or Latino

Sex

Female

Male

Birthdate: _____

Marital Status (circle one): Married

Separated Unmarried

Co-Applicant

I do not wish to furnish this information

Race (applicant may select more than one racial designation):

American Indian or Alaska Native

Native Hawaiian or other Pacific Islander

Black/African-American

White

Asian

Ethnicity

Hispanic or Latino

Non-Hispanic or Latino

Sex

Female

Male

Birthdate: _____

Marital Status (circle one): Married

Separated Unmarried

To be completed only by the person conducting the interview

This application was taken by:

Kayla Nelson

Face-to-face interview

Interviewer's Name

Date

By mail

By telephone

Interviewer's Signature

704-864-6536 x115

Interviewer's Phone Number