Loveland Habitat for Humanity

Homeowner Application Process

The application will be available as a PDF online or to pick up at our office On August 1, 2023

1. Eligibility Questionnaire

Review the HOMEOWNER QUALIFICATION FLYER and the ELIGIBILITY QUESTIONNAIRE and HOMEOWNER QUALIFICATIONS to determine if you meet the qualifications.

Note: Applicant income requirements are for the borrower(s), who are expected to both live in the home and be responsible for the mortgage for the term, which is as many as 30 years.

2. Drop off your packet or schedule an appointment if you need help

Complete the Application and all of the accompanying forms. Be sure to include the APPLICATION CHECKLIST and the APPLICATION COVER LETTER to ensure all of the required documents are present. Be sure to also include your application fee, payable by check or money order.

If you have questions or need help, schedule an appointment by calling 970-669-9769 x105 or emailing mackerman@lovelandhabitat.org.

Applications are accepted between 9:00 and 4:00 pm M-F.

3. Get updates every 30 days

After you submit your application packet, you will get a notification every 30 days as to the status. Below are some good to know items:

- Be sure to use the checklist as incomplete applications will not be accepted
- You can submit "Letters of explanation" on any item if you need to provide more details about any of the required items
- If we need additional information, we will request it from you
- If you don't meet the requirements, you will receive written notification of why
- If you don't meet the requirements, you are welcome to apply in the future!

4. Required Orientation Session

If you meet the basic requirements, you will be invited to a MANDATORY ORIENTATION SESSION, to be held in September 2023. There, you will learn more about the homeownership program and you can ask any questions you might have before moving forward in the process.

The entire application process takes about 4 months.

Applications are due no later than
September 8th, 2023

For Additional Questions, you can reach out to our Homeowner Services Director at: 970-669-9769 x105
APPLICATIONS DUE BY
September 8, 2023

APPLICATION COVER PAGE

Loveland Habitat for Humanity applications are only available during the open application period. Please complete this form and include it with your application.

Applicant Name(s): _____________________________________________________________
Current Mailing Address: _______________________________________________________
Best Contact Phone Number: _____________________________________________________
Secondary Phone Number: _______________________________________________________
Best Time to call: ______________________________________________________________
Email: ______________________________________________________________________
How did you hear about the application availability? __________________________________
How many people (including yourself) will be living in the home? ________________
Marital Status (married, divorced, separated, never married, widowed or domestic partnership)?
__________________________________________________________________________
Do you require Spanish interpretation? ____________________________________________

Sincerely,

Michelle Ackerman
Michelle Ackerman
Director of Homeowner Services
mackerman@lovelandhabitat.org 970-669-9769 x105

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 administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, DC 20580.
Eligibility Questionnaire

This form is intended to help you decide if you’re ready for partnership with Loveland Habitat for Humanity. Please fill this out and use your best discretion to decide if you would like to complete the application. This is for your use; it is not a part of the loan application and you do not have to include this with your completed package. Note that the entire application process takes 4 months.

Have you lived OR worked in Loveland for at least one year? YES NO

Are all applicants US Citizens OR hold US Permanent Resident Cards? YES NO

Does your before tax income fall between the min & max requirements, as detailed in the Homeownership Flier, included in this package? YES NO

Does your monthly debt, including student loans, credit cards, car loans, etc. equal 13% or less than your gross monthly income? YES NO

Do you have a two-year employment history? YES NO

If you have any gaps in employment, is it for less than 3 months, in the last 2 years? YES NO

Do the applicants for this home plan to reside in and be responsible for the mortgage for as many as 30 years? YES NO

You are confirming that no present or future residents 18 or older, has never been convicted as a sex offender. YES NO

You are willing and available, to contribute as many as 200 hours of sweat equity per applicant? Note that we have a variety of opportunities, regardless of age or abilities YES NO

IF you’ve had a foreclosure, eviction, or repossession, was it within the last three years? YES NO

IF you have any liens and judgements, are they paid in full? YES NO

IF you’ve had any bankruptcies, have they been discharged at least two years ago? YES NO

IF you have unpaid medical collections, are they less than $2,500? YES NO

IF you are married, is your spouse listed as the co-applicant? YES NO

IF you are getting a divorce, is it finalized? YES NO

Answering “NO” to any of the above questions may indicate you aren’t ready for partnership at this time. You are welcome to contact us for additional questions and/or consider applying in another year once these items can all be answered yes.
Applicants must meet the following basic requirements:

1. Have lived or worked in Loveland for at least one year.

2. Have a need for adequate housing. (examples include, but not limited to: current living conditions overcrowded or unsafe, pay 40% or more of your income for rent, or receive subsidized housing). Need can also mean that because of the lack of housing affordability, homeownership hasn’t been possible.

3. Willing to partner with Habitat by working a set number of volunteer hours (sweat equity) per adult applicant.

4. Are a US citizen or legal permanent resident.

**2023 INCOME REQUIREMENTS**

### ANNUAL INCOME (Before taxes taken out)

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<th>Number of persons in household</th>
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<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
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<td>$96,820</td>
<td>$104,100</td>
<td>$111,380</td>
<td></td>
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<tr>
<td>min</td>
<td>$42,300</td>
<td>$42,300</td>
<td>$46,860</td>
<td>$51,380</td>
<td>$55,020</td>
<td>$58,210</td>
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### MONTHLY INCOME (Before taxes taken out)

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<th>4</th>
<th>5</th>
<th>6</th>
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<td>$6,555</td>
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<td>$8,068</td>
<td>$8,675</td>
<td>$9,282</td>
<td></td>
</tr>
<tr>
<td>min</td>
<td>$3,525</td>
<td>$3,525</td>
<td>$3,905</td>
<td>$4,282</td>
<td>$4,585</td>
<td>$4,850</td>
<td></td>
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</tbody>
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2023 Income stated above is equal to 40-80% of the Area Median Income (AMI) for Larimer County as determined by the Colorado Housing and Finance Authority (CHFA), plus homeownership expenses such as property taxes, HOA dues, and property insurance. Eligible income is for all loan applicants (borrower and co-borrower). Applicants are expected to both live in the residence and be liable on the Mortgage Loan. Income subject to change and last updated 5.15.2023.

Applicant household income can include verifiable employment, social security/pension, SSI/disability, or child support. Unstable or income not expected to continue for 3 or more years cannot be considered.

We are pledged to the letter and spirit of US policy for the achievement of equal housing opportunity. Loveland Habitat is an equal opportunity builder and complies with the Federal Fair Housing Act in the marketing, sale and purchasing of properties. All qualified applicants will receive consideration for homeownership without regard to Race, Color, Religion, National Origin, Sex, Disability and Familial Status.

**Website:** [www.lovelandhabitat.org](http://www.lovelandhabitat.org)  **Call:** Michelle at 970-669-9769 x 105.

**Email:** mackerman@lovelandhabitat.org

Rev 6.2023 LHFH
Tips to Prepare for a Habitat Home Application

Here are some suggestions to prepare yourself as you wait for the application cycle to open:

**CREDIT:** While Habitat does not generally have a credit score requirement, we do review how you most recently have been handling your debts and payments. Additionally, old debts such as non-medical collections, liens and judgements must be paid prior to making application. Medical collections must be less than $2,000. We can also consider non-traditional credit such as a history of payments on rent, utilities, child-care, gym memberships, etc. If you want to know about your own credit, you can go to annualcreditreport.com or call 1-877-322-8228 to get one each year.

If you need assistance in understanding a report or need help on how to clear items, contact GreenPath Financial Wellness at www.greenpath.com.

Bankruptcies must have been discharged or dismissed for a minimum of two years at the time of application.

**DEBT:** You must have monthly debt payments not greater than 12% of your gross monthly income. Monthly debt payments including things like car payments, student loan payments, and credit card payments. If you need assistance in calculating your monthly debt to income ratio or have questions about what counts as monthly debt, give us a call at 970-669-9769 x105.

**SAVINGS:** Applicants must be able to save approximately $3500-$4500 for closing costs within roughly 9-12 months.

**IMPORTANT DOCUMENTS THAT MAY APPLY TO YOU:**
The following are some documents that you can gather in preparation for application.
1. *Income Tax Documents:* We need physical copies of your last 2 years of tax returns and W-2s or 1099s. You can contact your tax preparer or order copies from the IRS at 800-829-1040.
2. *Proof of Income:* We will request proof of income at the time of application, such as paycheck stubs, SSDI or Social Security award letters, child support disbursement history or any other documentation to demonstrate stable, reliable income.
3. *Bankruptcy Discharge Documentation:* If you have declared bankruptcy, we need the documents showing two or more years since it was discharged.
4. *Lease Agreement:* We will ask for a copy of your lease and proof of rent payment.
5. *Divorce:* Must be divorced, not separated. You will need copies of the final divorce decree.
6. *Self-Employment Documentation:* If you are self-employed, we will require 2 years of profit and loss statements, in addition to 3 years of taxes (with schedule-Cs) and business bank statements for 12 months.
7. *Proof of Citizenship or Legal Residence:* Please provide copies of 1) Colorado driver’s license or ID card 2) social security cards and 3) birth certificates or Naturalization Papers or Permanent Residency cards for each member of the household.
Becoming a Habitat Partner…

HOW HABITAT WORKS

Many people in the community make donations of money, materials and labor to Loveland Habitat for Humanity. We also receive grants from many organizations throughout the state. Goods are donated to our ReStore for resale which supports our homebuilding mission. Houses are then built with mostly volunteer labor and selected future homeowners who meet our Homeowner Selection Guidelines. When the house is completed, the future homeowner pays a portion of the closing costs and gets a mortgage just like all homeowners. Monthly mortgage payments are affordable at the time of closing based on income and, when paid, go into a revolving fund to help build houses for other future Habitat homeowners. In addition to the mortgage, each homeowner is responsible for the insurance, taxes, utilities, homeowner association dues, maintenance, repairs and other standard expenses.

NO FAVORITISM

The homeowner selection process is impartial. Age, sex, race, color, familial status, handicap, national origin or religion does not play a part in the choice. What we look for are people with a need for safe, decent and affordable housing with no way to buy a home on their own, who will help build their own houses as much as they are able. We want people who are responsible about managing their finances, house payments and home maintenance, and who will help spread the good news of Habitat for Humanity to the rest of the community.

Who can apply?

Anyone can be on the application! However, there are several things to consider when applying for a mortgage. You might have adult children or other working relatives as part of your current living situation. While their income might help you qualify for homeownership, this arrangement will be for the long-term. Once they are on the application, that person(s) will be legally and financially responsible for the home. This also means they cannot seek housing elsewhere, as this must be their primary residence for the life of the loan.

THE HOMEOWNER SELECTION PROCESS

It takes time, usually about 4 months to complete the application process, for several reasons. First, our homeowner selection committee is made up of hard-working volunteers
who meet once a month. Secondly, we take our time to ensure that people who are accepted are ready to take on the additional responsibilities that come with home ownership and are willing to enter into a partnership with Loveland Habitat for Humanity. Once you have provided all required documents, including proof of living or working in Loveland for at least a year, and proven that you are a permanent legal resident or US citizen, we will check the sex offender database and run a background check for felony theft, violent felonies, drug sales or distribution felonies or repeat offenses. One of our volunteers will then meet with you, to review your financial situation in depth to make sure you meet the requirements and have the ability to pay for the home. If you are not able to show this ability to pay, the interviewer will empower you to address any financial stumbling blocks, so you can reapply once those items have been resolved. You are required to provide complete, honest and accurate information and to keep that information updated if it changes at any time up to the day of closing.

**PATIENCE, PATIENCE AND MORE PATIENCE!!!**
Volunteers helping to build Habitat for Humanity houses have many responsibilities and are donating their time. Many factors affect the hours that can be put in and money donations do not always come in as fast as we would like, causing delays. The whole process will undoubtedly take longer than you expected. Please be prepared to be patient, and know that we will do our best, with God's help, to meet your expectations. Currently it can take as long as 1 ½ years to complete a home.

**PLENTY OF PUBLICITY!!!**
Habitat for Humanity is highly dependent upon our website, Facebook, newspapers, television, radio, newsletters and brochures to tell the Habitat for Humanity story. We rely on our partner homeowners to tell their story. It is possible that some people will feel "exploited" at times. Every effort will be made to prevent invasion of privacy, over-use of media, or the inaccurate presentation of facts. We hope that new partners will come to see that the joy of homeownership and of helping other people is worth the possible inconvenience of publicity. We will certainly respect your request for privacy if your situation necessitates – please be sure to let us know ASAP.

**PARTNERS AND FRIENDS**
Habitat for Humanity means community. We hope selected future homeowners will feel a sense of partnership with all Habitat for Humanity volunteers. Future homeowners will participate in publicity, fund-raising, planning, work parties, etc. They will be expected to participate in the construction of their home and to help other future homeowners with theirs. We hope future homeowners will help each other, sharing their concerns, and problems as well as their joys and successes. They also become part of the larger Habitat
for Humanity team that is seeking to do away with inadequate housing throughout the world.

**WILL IT HURT?**
There may be moments when you will need a "tough hide." You might encounter some criticism from a few people who do not fully understand the Habitat for Humanity idea. Some might resent that you have been chosen to receive a house. Maybe they know someone "more deserving" or "more in need." Habitat for Humanity partners will be standing by you ready to help with any such problems. People who have gone through the process and are already in their homes can be helpful also. We will work together to try to bring about public understanding that Habitat for Humanity is God's work.

**Ability to Save- upfront and for the future**
Future homeowners will be expected to save and make a contribution to the closing costs. In addition, there may be additional expenses for options such as washer and dryer. When they move into their Habitat for Humanity house, they will be responsible for monthly mortgage payments. Insurance, taxes and HOA dues are included in these payments. House repair and maintenance is the responsibility of the homeowners. Please be sure you understand the total financial ramification of homeownership. We will help you analyze how this may impact your budget and invite you to ask lots of questions, so you are certain you are making the best decision for yourself.

**Having a network of Support**
We have found that people who have someone to encourage them and help them listen to all the information that will be presented at the orientation meeting have a greater chance of completing the process. Please feel free to bring a family member, friend or trusted neighbor along with you.

**DE-SELECTION**
Once selected, Habitat may de-select you from the program under the following circumstances:

1) Demonstrated fraud on the application
2) Failure to complete requirements as set forth in the acceptance letter and/or the family responsibilities agreement
3) Negative change in financial conditions which would significantly impact the ability to pay.
4) Presence on a sexual offender or SNL database, or unacceptable items on a background check
2023 My Habitat Application Checklist

NOTE: INCOMPLETE Applications will NOT be able to move through the selection process.

1. Application and Checklist
   a. My Habitat Checklist (this form), completed and signed
   b. Program Application, completed and signed, filled in “N/A” for whatever doesn’t apply to you
   c. Homeowner Additional Questions, completed and signed
2. Check or money order made out to Loveland Habitat for Humanity ($30 per applicant) NO CASH
3. Initial Screening
   a. Copy of valid Colorado Driver’s License or Colorado Issued ID for all applicants
   b. Copy of Birth certificates, US Passport or Legal Permanent resident card for all applicants
4. Employment and Income Information
   a. COPIES of last 90 days of paystubs (for every household member 18 and older)
   b. Verification of Employment Form for each employed applicant. To be completed by employer only.
   c. DOCUMENTATION OF ALL NON-EMPLOYMENT INCOME:
      i. Proof of alimony and/or child support (please include Child/Alimony Support Orders and Family Support Registry report)
      ii. Statement of Disability Income (if applicable)
      iii. Statement of Social Security Income (if applicable)
5. Financial Information
   a. COPIES of complete bank account statements (ALL pages) for ALL accounts in the last 3 months
   b. COPIES of all current credit card, automobile, and loan statements (including student loans)
   c. COPIES of last 2 years of W-2’s or 1099 for ALL sources of income
   d. COPIES of last 2 years of Federal Tax Returns SIGNED (Please include all pages)
   e. COPIES of last 2 years of tax transcripts for all applicants (instructions are included in this packet)
   f. Self-employment requires 2 years minimum self-employment history and the following documents:
      i. 3 previous years Federal tax returns including all applicable schedules.
      ii. 3 years of profit and loss statements, as well as 6 months of business banking accounts
6. Rental Information
   a. COPY of current Lease Agreement
   b. Proof of Six (6) Months Lease Payment History
   c. COPY of most recent Utility Bill
7. Other Habitat Documents
   a. Authorization to Obtain Credit Report, signed and dated for all applicants
   b. Equal Credit Opportunity Act Notice, completed and signed
   c. Affidavit for Background Check, completed and signed, one for each adult in the household
   d. Transparent Release and Authorization of Background Check – separate form must be completed and signed by everyone 18 years and over
   e. Patriot Act Disclosure, completed and signed
   f. Request for Landlord Reference, Section 1 completed and signed
   g. Pre-Homeownership Survey, completed
   h. Borrower Signature Authorization, completed and signed
8. Supporting Legal Documentation, if it applies to you
   a. COPY of Divorce Decree (if applicable)
   b. COPY of Bankruptcy documents with dated discharge letter and/or Foreclosure documents (if applicable)
   c. Written explanation of circumstances of Bankruptcy and/or Foreclosure (if applicable)
   d. Receipt of Collections Paid and/or most recent hospital bill showing amount due or paid off

Applicant Date Co-Applicant Date

IF YOU HAVE QUESTIONS, PLEASE CALL OUR HOMEOWNER SERVICES DIRECTOR AT 970-669-9769. Equal Housing Opportunity Statement: We are pledged to the letter and spirit of US Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.
Dear Applicant: Please complete this application for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

**Type of credit**
- [ ] I am applying for **individual credit**.
- [ ] I am applying for **joint credit**. Total number of borrowers: ______________
- [ ] Each borrower intends to apply for joint credit. **Your initials:** __________

**1A. APPLICANT INFORMATION**

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<th>Co-applicant</th>
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<td><strong>Co-applicant’s name:</strong></td>
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<td><strong>Alternative and former names:</strong></td>
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<td>Age ______ Date of birth (mm/dd/yyyy)</td>
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<td>[ ] Married [ ] Separated [ ] Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship)</td>
<td>[ ] Married [ ] Separated [ ] Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship)</td>
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**Dependents and others who will live with you:**

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<th>Age</th>
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Present address (street, city, state, ZIP code): [ ] Own [ ] Rent

Number of years: __________

Present address (street, city, state, ZIP code): [ ] Own [ ] Rent

Number of years: __________

**If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:**

<table>
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<tr>
<th>Previous address(es) (street, city, state, ZIP code):</th>
<th>[ ] Own [ ] Rent</th>
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Number of years: __________

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<tr>
<th>Previous address(es) (street, city, state, ZIP code):</th>
<th>[ ] Own [ ] Rent</th>
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Number of years: __________

**FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE**

Date received: __________________________

Date of notice of incomplete application letter: __________________________

Date of adverse action letter: __________________________

Date of selection committee approval: __________________________

Date of board approval: __________________________

Date of partnership agreement: __________________________

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.
1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces? □ Yes □ No

If yes, check all that apply:

☐ Currently serving on active duty with projected expiration date of service/tour ___/____/_____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? □ Yes □ No

If yes, check all that apply:

☐ Currently serving on active duty with projected expiration date of service/tour ___/____/_____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of “sweat-equity” hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

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

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<th>Yes</th>
<th>No</th>
</tr>
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<td>Applicant</td>
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<tr>
<td>Co-applicant</td>
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</table>

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own

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

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Dining room

Other (please describe): __________________________________________

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

_________________________________________________________________

_________________________________________________________________

_________________________________________________________________

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: __________________________________________

_________________________________________________________________

_________________________________________________________________

4. PROPERTY INFORMATION

☐ I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)? $__________/month Unpaid balance $_________

Do you own land other than your residence? □ No □ Yes

Monthly payment (including taxes, insurance, etc.) $_________

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.

Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.
5. EMPLOYMENT INFORMATION

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<tr>
<th>Applicant</th>
<th>Co-applicant</th>
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<tbody>
<tr>
<td>□ Does not apply.</td>
<td>□ Does not apply.</td>
</tr>
<tr>
<td>Name and address of <strong>CURRENT</strong> employer:</td>
<td>Name and address of <strong>CURRENT</strong> employer:</td>
</tr>
<tr>
<td>Start date (mm/dd/yyyy):</td>
<td>Start date (mm/dd/yyyy):</td>
</tr>
<tr>
<td>Annual (gross) wages: $</td>
<td>Annual (gross) wages: $</td>
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<tr>
<td>Type of business:</td>
<td>Type of business:</td>
</tr>
<tr>
<td>Business phone:</td>
<td>Business phone:</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Name and address of <strong>PREVIOUS</strong> employer:</th>
<th>Years on this job:</th>
<th>Name and address of <strong>PREVIOUS</strong> employer:</th>
<th>Years on this job:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual (gross) wages: $</td>
<td></td>
<td>Annual (gross) wages: $</td>
<td></td>
</tr>
<tr>
<td>Type of business:</td>
<td>Business phone:</td>
<td>Type of business:</td>
<td>Business phone:</td>
</tr>
</tbody>
</table>

☐ Check if you are the business owner or are self-employed.

☐ I have an ownership share of less than 25%.
☐ I have an ownership share of 25% or more.

**PLEASE NOTE:** Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

<table>
<thead>
<tr>
<th>Income source</th>
<th>Applicant</th>
<th>Co-applicant</th>
<th>Others in household</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary/wages (gross)</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>TANF</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Alimony</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Child support</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Social Security</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>SSI/SSDI</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Disability</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Retirement (e.g. pension)</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Unemployment benefits</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>VA compensation</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Military entitlements</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:___________</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other:___________</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

<table>
<thead>
<tr>
<th>Name</th>
<th>Income source</th>
<th>Monthly income</th>
<th>Date of birth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

_____________________________________________________________________________________________________________________________
_____________________________________________________________________________________________________________________________
_____________________________________________________________________________________________________________________________

8. ASSETS

<table>
<thead>
<tr>
<th>Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)</th>
<th>Address</th>
<th>City, state</th>
<th>ZIP</th>
<th>Account number</th>
<th>Current balance/value/vested amount (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>$</td>
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<td></td>
<td></td>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

9. LIABILITIES AND EXPENSES

<table>
<thead>
<tr>
<th>TO WHOM DO YOU OWE MONEY?</th>
<th>Applicant</th>
<th>Co-applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account</td>
<td>Monthly payment</td>
<td>Unpaid balance</td>
</tr>
<tr>
<td>Auto loan</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Installment (e.g., boat, personal loan)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Lease (e.g., furniture, appliances — includes rent-to-own)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Alimony/separate maintenance</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Child support</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Revolving (e.g., credit cards)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Student loan debt</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Open 30 days (balance paid monthly, e.g., travel card)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Medical debt</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

MONTHLY EXPENSES

<table>
<thead>
<tr>
<th>Account</th>
<th>Applicant</th>
<th>Co-applicant</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Utilities (electricity, water, gas)</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Insurance (rental, car, health, etc.)</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Child care</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Internet service</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Cell phone</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.

<table>
<thead>
<tr>
<th>Question</th>
<th>Applicant</th>
<th>Co-applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are there any outstanding judgments because of a court decision against you?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Have you declared bankruptcy within the past seven years?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have you had any property foreclosed upon in the past seven years?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Are you party to a lawsuit in which you potentially have any personal financial liability?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
<tr>
<td>Are you a U.S. citizen or permanent resident?</td>
<td>☐ Yes ☐ No</td>
<td>☐ Yes ☐ No</td>
</tr>
</tbody>
</table>

Note: If you answered “yes” to any question a through g, or “no” to Question h, please explain on a separate piece of paper.

11. AUTHORIZATION, AGREEMENT 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 and otherwise according to Habitat for Humanity policy. I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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.

If this application is created as (or converted into) an “electronic application," I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

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 ______________

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with “A” for applicant or “C” for co-applicant.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, 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’s name ___________________________ Co-applicant’s name ___________________________
# 13. DEMOGRAPHIC INFORMATION

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:**

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for “Ethnicity” and one or more designations for “Race.” The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Co-applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ethnicity (check one or more):</strong></td>
<td><strong>Ethnicity (check one or more):</strong></td>
</tr>
<tr>
<td>□ Hispanic or Latino</td>
<td>□ Hispanic or Latino</td>
</tr>
<tr>
<td>□ Mexican</td>
<td>□ Mexican</td>
</tr>
<tr>
<td>□ Puerto Rican</td>
<td>□ Puerto Rican</td>
</tr>
<tr>
<td>□ Other Hispanic or Latino — Origin:</td>
<td>□ Other Hispanic or Latino — Origin:</td>
</tr>
<tr>
<td>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</td>
<td>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</td>
</tr>
<tr>
<td>□ Not Hispanic or Latino</td>
<td>□ Not Hispanic or Latino</td>
</tr>
<tr>
<td>□ I do not wish to provide this information</td>
<td>□ I do not wish to provide this information</td>
</tr>
</tbody>
</table>

| **Sex:** | **Sex:** |
| □ Female | □ Female |
| □ Male | □ Male |
| □ I do not wish to provide this information | □ I do not wish to provide this information |

| **Race (check one or more):** | **Race (check one or more):** |
| □ American Indian or Alaska Native — Name of enrolled or principal tribe: | □ American Indian or Alaska Native — Name of enrolled or principal tribe: |
| □ Asian | □ Asian |
| □ Asian Indian | □ Asian Indian |
| □ Chinese | □ Chinese |
| □ Filipino | □ Filipino |
| □ Japanese | □ Japanese |
| □ Korean | □ Korean |
| □ Vietnamese | □ Vietnamese |
| □ Other Asian — race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. | □ Other Asian — race: For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on. |
| □ Black or African American | □ Black or African American |
| □ Native Hawaiian or Other Pacific Islander | □ Native Hawaiian or Other Pacific Islander |
| □ Native Hawaiian | □ Native Hawaiian |
| □ Guamanian or Chamorro | □ Guamanian or Chamorro |
| □ Samoan | □ Samoan |
| □ Other Pacific Islander — race: For example: Fijian, Tongan, and so on. | □ Other Pacific Islander — race: For example: Fijian, Tongan, and so on. |
| □ White | □ White |
| □ I do not wish to provide this information | □ I do not wish to provide this information |

**To be completed only by the person conducting the interview**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Was the ethnicity of the Borrower collected on the basis of visual observation or surname?</td>
<td>□ Yes</td>
<td>□ No</td>
</tr>
<tr>
<td>Was the sex of the Borrower collected on the basis of visual observation or surname?</td>
<td>□ Yes</td>
<td>□ No</td>
</tr>
<tr>
<td>Was the race of the Borrower collected on the basis of visual observation or surname?</td>
<td>□ Yes</td>
<td>□ No</td>
</tr>
</tbody>
</table>

<p>| | | |</p>
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>This application was taken by:</td>
<td>Interviewer’s name (print or type)</td>
<td>Interviewer’s phone number</td>
</tr>
<tr>
<td>□ Face-to-face interview (included electronic media w/video component)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>□ By mail</td>
<td>Interviewer’s signature</td>
<td>Date</td>
</tr>
<tr>
<td>□ By telephone</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**14. UNMARRIED ADDENDUM**

**FOR BORROWER SELECTING THE UNMARRIED STATUS**

**Lender instructions for using the Unmarried Addendum:** The lender may use the Unmarried Addendum only when a borrower selected “Unmarried” in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. “State” means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected “Unmarried” in Section 1:**

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  □ No  □ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.  □ Civil union  □ Domestic partnership  □ Registered reciprocal beneficiary relationship  □ Other (explain): __________________________________________

State: __________________________________________

<p>| | | | | |</p>
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</table>
Equal Credit Opportunity Act (ECOA) Notice

The attached ECOA notice should be provided to all applicants with the application for the Habitat homeownership program in order 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 the 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.

**Affiliate instructions**: The Habitat affiliate needs to fill in the address for the FTC regional office for the region in which the affiliate is located. To find the appropriate regional office for the FTC, please check the FTC website: [ftc.gov/about-ftc/bureaus-offices/regional-offices](http://ftc.gov/about-ftc/bureaus-offices/regional-offices).

Provide two copies of the ECOA notice to the applicant with the application.

Each applicant and co-applicant, if any, should sign and date the ECOA notice to acknowledge receipt, and return the signed copy to Habitat with the written application.
Equal Credit Opportunity Act 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 or 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 ____________________________ region, address for region in which the affiliate operates (see instructions for link.)] 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.

[HABITAT: CONFIRM ALL APPLICANTS ARE REQUIRED BY YOUR POLICY TO PROVIDE THIS INFORMATION AND THEN DELETE THIS PARENTHEtical]

Applicant(s):

X ________________________________  X ________________________________

Print name: __________________________________________________________
Date: ________________________________  Date: ________________________________

TAX RETURNS

1. How does your name appear on your last 2 years of tax returns?
   Borrower: ______________________
   Co-Borrower: ______________________

   What names have you used in the past 7 years (maiden/former/alias other)
   ____________________________________________________________

2. What is the address on your most recently filed tax returns?
   Borrower: _________________________________________________
   Co-Borrower: _______________________________________________

   What addresses have you used in the past 7 years? Indicate B (borrower) or C (co-borrower)
   ____________________________________________________________
   ____________________________________________________________

3. If married, how did you file on your last 2 years of tax returns?
   □ Jointly     □ Separately

4. Did you write off unreimbursed business expenses (Form 2106) on your last 2 years of tax returns?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No

5. Does your last year’s tax return have any additional business income or loss other than what you have already disclosed (Sole Proprietorship, LLC Partnership, Sub Chapter or Corporation)?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No

   If yes, please explain: __________________________________________
   ____________________________________________________________

EMPLOYMENT

6. Do you have an ownership interest in your place of employment?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No

   If yes, please indicate percentage of ownership: ________________________%

7. Are you related to your employer?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No
ASSETS
8. Do you have any other assets you have not disclosed on your application?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No
   If yes, indicate: □ 401K □ Trust Fund □ Valuable Personal Property
   □ Savings □ Mobile home □ Other: (explain)__________________________________

LIABILITIES
9. Do you have any loans or debts being deducted from your paycheck?
   Borrower □ Yes □ No   Co-Borrower □ Yes □ No
   If yes, please explain:_____________________________________________________

10. Have you acquired any new debt within the last 30 days?
    Borrower □ Yes □ No   Co-Borrower □ Yes □ No
    If yes, please explain:_____________________________________________________

11. Do you have any additional loan or debts not reported on your credit report?
    Borrower □ Yes □ No   Co-Borrower □ Yes □ No
    If yes, please explain:_____________________________________________________

REAL ESTATE
12. Do you own vacant land or any other real estate property?
    Borrower □ Yes □ No   Co-Borrower □ Yes □ No
    If yes, please explain:_____________________________________________________

13. Do you own a timeshare?
    Borrower □ Yes □ No   Co-Borrower □ Yes □ No
    If yes, explain_____________________________________________________________
14. Are you on title to any property with or without another person regardless of financial liability? (Trust, Partnership, LLC, Inheritance, etc.?)

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Yes</th>
<th>No</th>
<th>Co-Borrower</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If yes, explain: ________________________________________________________________

15. Have you co-signed on a mortgage?

<table>
<thead>
<tr>
<th>Borrower</th>
<th>Yes</th>
<th>No</th>
<th>Co-Borrower</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

If yes, explain: ________________________________________________________________

OTHER

16. Do you Live in Loveland?  □ Yes  □ No

If yes, for how long? __________________________________________________________

17. Do you work in Loveland?  □ Yes  □ No

18. Do you have a Section 8 voucher?  □ Yes  □ No

SIGNATURES

Borrower______________________________________________

Date: ____________________

CO-Borrower____________________________________________

Date: ____________________

Page 3 of 3
Rev Jan 2019 LHFH
EMPLOYMENT VERIFICATION

Agreement to Release Information

I, ______________________________, authorize the release of the following information to Loveland Habitat for Humanity for use in determining eligibility for the Habitat for Humanity homeownership program.

______________________________
Applicant/Employee Signature

______________________________
Date of Birth

______________________________
Date

To whom it may concern:

The person named below is applying for housing through the Loveland Habitat for Humanity homeownership program. We would appreciate your help in answering the following questions. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. Thank you for your assistance.

Sincerely,

Loveland Habitat for Humanity

TO BE COMPLETED BY EMPLOYER ONLY

Company/Employer Name: ________________________________

Company Address: ________________________________

1. Employee’s Current Position/Title: ________________________________

2. Date Employment Began: ________________________________

3. Current gross base pay
   Amount: $ ____________________ Annually: $ __________ Per hour: $ ______ Salaried? Yes No

4. Scheduled hours per week: ________________________________

5. Earnings: Calendar year to date $ ____________ Last calendar year $ ____________

6. Does this person regularly receive overtime or bonuses? Yes ______ No ______
   If yes, average number of overtime hours per month: ________________
   If yes, bonus type, payment schedule and average amount: ________________________________

7. Additional comments:
   ________________________________

______________________________
Name of person filling out form: ________________________________ Title: ________________________________

______________________________
Signature: ___________________________________________ Date: ___________ Phone: ________________________________
# Request for Landlord Reference

## Section 1 to be completed by applicant:

<table>
<thead>
<tr>
<th>Applicant Name:</th>
<th>Landlord Name:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Applicant Name:</td>
<td>Address:</td>
</tr>
<tr>
<td>Address:</td>
<td>Phone:</td>
</tr>
<tr>
<td></td>
<td>Email:</td>
</tr>
<tr>
<td></td>
<td>Fax:</td>
</tr>
</tbody>
</table>

I AUTHORIZE YOU TO RELEASE THE FOLLOWING INFORMATION TO LOVELAND HABITAT FOR HUMANITY

<table>
<thead>
<tr>
<th>Applicant Signature</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-Applicant Signature</td>
<td>Date</td>
</tr>
</tbody>
</table>

## Section 2 to be completed by landlord and returned to Habitat by landlord:

The above signed applicant has applied for a Habitat home. Please return this completed form by mail, fax, or email to: Loveland Habitat for Humanity, PO Box 56, Loveland, CO 80539 or 970-278-1307 or email Michellea@lovelandhabitat.org. Please call with questions: 970-669-9769

<table>
<thead>
<tr>
<th>Applicant’s payment history:</th>
<th>_____ Excellent</th>
<th>_____ Satisfactory</th>
<th>_____ Unsatisfactory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental period (give dates):</td>
<td>From</td>
<td>to</td>
<td></td>
</tr>
<tr>
<td>Amount of monthly rent: $</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any further comments:</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Landlord Signature</th>
<th>Date</th>
</tr>
</thead>
</table>
AUTHORIZATION TO OBTAIN CREDIT REPORT

FACTUAL DATA

APPLICANT(S) Several of your creditors may require your original signature(s) for the release of information. Please sign and date as indicated.

I hereby authorize the release of all information including credit information contained in my (our) account file to FACTUAL DATA. I am willing that a photocopy of the authorization be accepted with the same authority as the original.

BORROWER’S SIGNATURE X__________________________________________

CO-BORROWER’S SIGNATURE X__________________________________________

DATE ________________________

Rev. Oct 2017 LHFH
Affidavit
for Background Check

PLEASE READ EACH STATEMENT CAREFULLY BEFORE SIGNING

I certify that all information provided in this application for housing through Loveland Habitat for Humanity is true and complete. I understand that any false information or omission may disqualify me from further consideration for housing and may result in dismissal of my application if discovered at any later date.

I understand that Loveland Habitat for Humanity may conduct an extensive and thorough background investigation for any adult member of the household. All information will be kept strictly confidential. Background checks will be provided by Transparent Information Services, 400 S. McCaslin Blvd, Suite 121, Louisville, CO 80027, 303-217-8747, or toll free 877-778-8747 and they will perform their search of the National Criminal Database, and County and District Courts and their search will go back for a period of 7 years, unless they find a match in which case the search may go back further into time. Additionally, there will also be a search of the sexual offender data base. There is no fee to you for this check. We will perform the check during your application process, prior to submittal to the Board of Directors for approval and if approved will perform it again prior to closing. Consenting to the background check is a condition of your application and failure to provide the written authorization for the background check will result in denial of the application for a lack of willingness to partner. If accepted, consenting to the background check is a condition of your agreement and failure to provide written authorization again prior to close will result in deselection for lack of willingness to partner.

I authorize Loveland Habitat for Humanity and/or any of its agents to verify and investigate any or all statements contained in this application.

I also authorize any person, school, current employer (except as previously noted), past employers, law enforcement authorities, and organizations named in this application to provide and release any information and opinions concerning my background. I release such persons and organizations from any legal liability for any damage whatsoever for making such statements.

I understand that this application does not create a contract for housing.

I further certify that I have read and understand the instructions, conditions and other information provided in this document.

Name ______________________________________________________ ______________________
Date of Birth_________________ Social Security #__________________________

Signature__________________________________________________________ Date __________________

Rev. May 2018 LHFH
HABITAT FOR HUMANITY LOVELAND CO
SUBJECT RELEASE AND AUTHORIZATION

Transparent Information Services, LLC (TIS) is hereby authorized to conduct a background investigation on me in the course of consideration for possible employment or volunteer work by Habitat For Humanity Loveland. I voluntarily and knowingly authorize, without reservation, any duly authorized agent of TIS to obtain from any law enforcement agency, drug screening firm state, county or federal agency, present employer or supervisor, landlord, past employer or supervisor, finance bureau/office, credit bureau, collection agency, college, university or other institute of learning or certification, private business, military branch or the National Personnel Records Center, personal reference and/or other persons, and voluntarily and knowingly authorize the same to give, records or information that they may have concerning my criminal history, motor vehicle history, earnings history, credit history, character, employment records, record of attendance and earned degrees or certificates, or any other information requested, whether the said records are public or private, and including those which may be deemed to be privileged or confidential in nature and I voluntarily, knowingly and unconditionally release all such persons, including any named or unnamed informant, from any and all liability resulting from the furnishing of this information. A photographic, faxed or e-mailed copy of this authorization shall be as valid as the original.

Transparent Information Services, LLC is only an information provider and does not make hiring decisions

PROVIDE THE FOLLOWING INFORMATION / PLEASE WRITE LEGIBLY AND IN BLACK INK

FULL NAME: _______________________________________________________________________________________________________________

FORMER/MAIDEN/ALIAS/OTHER NAMES USED: _________________________________________________________________________________

POSITION FOR WHICH YOU ARE APPLYING: ____________________________________________________________

Homeownership

ADDRESS HISTORY FOR THE MOST RECENT 7 YEAR PERIOD (USE AN ADDITIONAL SHEET IF NEEDED):

ADDRESS  CITY/STATE/ZIP CODE  COUNTY  DATES OF RESIDENCE
_________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________
_________________________________________________________________________________________________________________________

DRIVER’S LICENSE NUMBER: _____________________________________ STATE: ______________________________________________________

NAME AS IT APPEARS ON LICENSE: ____________________________________________________________________________________________

SOCIAL SECURITY NUMBER: __________________________________________________________________________________________________

DATE OF BIRTH (MANDATORY): ____________________ __________  SEX: _______________________   RACE: ______________________________

**THE INFORMATION PROVIDED ABOVE IS FOR THE PURPOSES OF INITIATING A BACKGROUND CHECK AND WILL NOT BE USED BY THE PROSPECTIVE EMPLOYER IN THE HIRING DECISION**

I understand that the information that I have provided is for the purposes of a background check only and that TIS, LLC is not the Employer but a background screening company, not owned or operated by the Employer. I further acknowledge that my date of birth, sex and race are to be used for investigative purposes by TIS, LLC where this search criteria may be required by certain agencies listed in the top paragraph of this form and shall not be used for the purpose of making a hiring decision.

☐ CALIFORNIA, OKLAHOMA, and MINNESOTA RESIDENTS ONLY: If you are a current California, Oklahoma, or Minnesota resident and would like to request a copy of your Consumer Report or Investigative Report, please check the box. This report may include character and reputation information obtained through personal interviews.

Signature: _____________________________________  Date: ________________
EQUAL CREDIT OPPORTUNITY ACT 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 Western region, Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103 or Federal Trade Commission, 10877 Wilshire Blvd., Suite 700, Los Angeles, California 90024 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: ____________________________        X
Print Name: ____________________________
Date: ____________________________        Date: ____________________________
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Applicant(s):

X ________________________________ X ________________________________

Print Name: ________________________________ Print Name: ________________________________

Date: ________________________________ Date: ________________________________
NOTIFICACIÓN AL SOLICITANTE DEL DERECHO PARA RECIBIR COPIA DEL INFORME DE EVALUACIÓN

La Ley de Igualdad de Oportunidades de Crédito (Regulación B) requiere que los acreedores proporcionen a los solicitantes una copia del informe de evaluación utilizado junto con su solicitud de préstamo.

De conformidad con los Requisitos de Independencia del Tasador, usted tiene derecho a recibir una copia de cualquier informe de tasación que se obtenga en su nombre, con respecto a su propiedad en cuestión, al menos tres días hábiles antes del cierre de su préstamo. Se le entregará una copia de todos y cada uno de dichos informes de evaluación, o es posible que ya se le hayan entregado, lo que le permitirá al menos tres días hábiles para revisar la evaluación antes del cierre de su préstamo.

COPIAR
RETENER PARA SUS REGISTROS
MORTGAGE FRAUD IS INVESTIGATED BY THE FBI

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or $1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

18 U.S.C. § 1001 - Statements or entries generally
18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
18 U.S.C. § 1014 - Loan and credit applications generally
18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
18 U.S.C. § 1341 - Frauds and swindles by Mail
18 U.S.C. § 1342 - Fictitious name or address
18 U.S.C. § 1343 - Fraud by wire
18 U.S.C. § 1344 - Bank Fraud
42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

I/we acknowledge that I/we received a copy of this disclosure.
Patriot Act
Information Disclosure
**FACTS: WHAT DOES LOVELAND HABITAT FOR HUMANITY, INC. DO WITH YOUR PERSONAL INFORMATION?**

**Why?**
Financial companies, including Loveland Habitat for Humanity, Inc. as a mortgage lender, choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**
The types of personal information we collect and share depend on the product or service you have with us. This information can include:
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**How?**
All financial companies need to share consumers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers’ personal information; the reasons Loveland Habitat for Humanity, Inc. chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does Loveland Habitat for Humanity, Inc. share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or to report to credit bureaus</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes – to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes – information about your creditworthiness</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For non-affiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

**QUESTIONS?**
Call 970-669-9769  Or go to www.lovelandhabitat.org

Revised Jan 2019 LHFH
<table>
<thead>
<tr>
<th>Who we are</th>
<th>Loveland Habitat for Humanity, Inc</th>
</tr>
</thead>
<tbody>
<tr>
<td>Who is providing this notice?</td>
<td>Loveland Habitat for Humanity, Inc</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What we do</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How does Loveland Habitat for Humanity, Inc. protect my personal information?</td>
<td>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</td>
</tr>
<tr>
<td>How does Loveland Habitat for Humanity, Inc. collect my personal information?</td>
<td>We collect your personal information, for example, when you: Show your driver’s license. Apply for a residential mortgage loan or provide your employment history. Make payments to your mortgage. We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</td>
</tr>
<tr>
<td>Why can’t I limit all sharing?</td>
<td>Federal law gives you, the consumer, the right to limit only: Sharing for affiliates’ everyday business purposes – information about your creditworthiness. Affiliates from using your information to market to you. Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Definitions</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Affiliates</td>
<td>Companies related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td>Non-affiliates</td>
<td>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</td>
</tr>
<tr>
<td>Joint marketing</td>
<td>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</td>
</tr>
</tbody>
</table>
Pre-homeownership Survey

To gauge the impact of safe, decent, affordable homeownership we would like to ask a couple of questions about your current circumstances. We appreciate you taking some time to answer the following questions:

Do you personally feel safe where you live? Would you say…
Very safe / A little safe / Not safe / or / Don’t know

Do you feel your children are safe where you live? Would you say
Very safe / A little safe / Not safe or / Don’t know

Do you personally have to go to the doctor? Would you say
Very often / Occasionally / Rarely or just for checkups / or Don’t know

Have other household members had to go to the doctor? Would you say
Very often / Occasionally / Rarely or just for checkups / or Don’t know

How are your children’s grades in school? Would you say
Excellent / Very good / Good fair or / Poor / n/a

How about your children’s study habitats? Would you say their study habitats are
Excellent / Very good / Good fair or / Poor / n/a

Have you personally started or completed higher education or training programs? Would you say
Yes / No, but plan to / No

If so, what programs have you started or completed?
High School / GED / Community college or technical school / 4-year college or university /
Master’s degree / PhD / Other

Do you feel positive or negative about the future?
Very positive / A little positive / not very positive / A little negative / negative / Don’t know

Do you use any of the following public or government assistance programs?
  Food bank, food stamps or food assistance
  Welfare assistance or family and children services (MFIP, TANF, AFDC)
  Medicaid
  Energy assistance programs (LEAP)
  Rent assistance (section 8, subsidized housing)
n/a
Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 Et. Seq., or 7 USC, 1921 et. Seq., (if USDA/FmHA).

Part I – General Information

<table>
<thead>
<tr>
<th>1. Borrower (s)</th>
<th>2. Name and address of Lender/Broker</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Loveland Habitat for Humanity</td>
</tr>
<tr>
<td></td>
<td>PO Box 56</td>
</tr>
<tr>
<td></td>
<td>Loveland, CO 80539</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Date</th>
<th>4. Loan number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

Part II – Borrower Authorization

I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord reference. It is understood that a copy of this form will also serve as authorizations.

The information the Lender/Broker obtains is only to be used in the processing of my application for qualification to the program and a mortgage loan.

_________________________________________  ________________________
Borrower       Date

_________________________________________  ________________________
Borrower       Date
Need a Tax Return Transcript?

We offer 3 Easy Options

1. Online — Go to IRS.gov/transcript to download a copy of your tax return transcript immediately.

2. Mail — You can use the Get Transcript by Mail online at IRS.gov/transcript or complete Form 4506-T to request your tax account transcript or Form 4506T-EZ to get your tax return transcript and mail it to the IRS. Form 4506-T is available at IRS.gov/form4506t. Form 4506T-EZ is available at IRS.gov/form4506tez.

3. Call — 800-908-9946 and follow the voice prompts.

Transcripts sent to your home address will be mailed free of charge. Please allow 5 - 10 calendar days from the time the IRS receives the request for delivery.

You can order an exact copy of a previously filed and processed tax return, including attachments and Form W-2, by completing Form 4506, Request for Copy of Tax Return. Mail the completed form with $50 for each tax year requested to the address in the instructions. Form 4506 is available at IRS.gov/form4506. Generally copies are available for the current year and the past six years. Either spouse can submit and sign Form 4506 to request copies of jointly filed tax returns. Allow 75 calendar days to receive your copies.