



Dear Prospective Homeowner,

Thank you for expressing an interest in partnering with Habitat for Humanity to help build and occupy a new home. The application process of our homeownership program is detailed and thorough and begins by submitting:

- 1) the attached application - filled out completely
- 2) copies of your most recent 30 days of household income (paystubs, etc.)
- 3) a non-refundable payment of \$45 to cover the necessary consumer reports

If you have any further questions, please feel free to contact our office at 828.694.0340.

We look forward to working with you in the near future.

Sincerely,
Family Services





Homeownership Program Application



Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Current Address: _____
Street Address Apt. #

City State Zip Code

Mailing Address: _____
(if different from Current Address)

City State Zip Code

Email Address: _____

Phone Numbers: _____ (Home) _____ (Cell)

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____

Marital Status: (Please circle)
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)

Co-Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Address: _____
(if different from Applicant's address)

City State Zip Code

Relationship to Applicant: (Spouse, Child, Parent, Sibling) _____

Email Address: _____

Phone Numbers: _____ (Home) _____ (Cell)

Social Security Number: _____ - _____ - _____

Date of Birth: ____ / ____ / ____

Marital Status: (Please circle)
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)



List all Household members (Everyone who will LIVE in the Habitat home if approved.)

<u>Name</u>	<u>Date of Birth/Age</u>	<u>Gender</u>	<u>Relationship to Applicant(s)</u>	<u>Name of School/Employer</u>
1. _____				
2. _____				
3. _____				
4. _____				
5. _____				
6. _____				
7. _____				

Total number of Household members _____

Applicant Information: Employment History

Current Employer: _____

Phone number: _____ Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____ hrs/wk

Co-Applicant Information: Employment History

Current Employer: _____

Phone number: _____ Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____ hrs/wk

If employed in current position for **less than one year** or if currently employed in more than one position, complete the following section. Please list a minimum of 2 years Employment History per applicant.

Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____ Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____ hrs/wk

Co-Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____ Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____ hrs/wk

Please turn in, with this application, your most recent 30 days of household income from the list below. Include income from ALL sources. Missing documentation will delay processing.

- Paystubs
- Disability
- Alimony
- Child Support
- Foster Care
- Social Security
- Unemployment Benefits
- Retirement (e.g., Pension, IRA)
- VA Compensation
- Housing or Parsonage
- Public Assistance
- Automobile Allowance
- Separate Maintenance
- Notes Receivable
- Boarder Income
- Mortgage Differential Payments
- Interest and Dividends
- Mortgage Credit Certificate
- Royalty Payments
- Trust
- Capital Gains

Applicant Information: Income Sources

Hourly wage: \$ _____ per hour Hours worked per week: _____

Social Security Income: \$ _____ per month
Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 3 most recent years of Tax Returns along with Profit and Loss statements as income documentation.

Describe other income:

<u>Type</u>	<u>Monthly amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Notice: Alimony, Child Support, or Separate Maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for repaying this mortgage.

Co-Applicant Information: Income Sources

Hourly wage: \$ _____ per hour Hours worked per week: _____

Social Security Income: \$ _____ per month
Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 3 most recent years of Tax Returns along with Profit and Loss statements as income documentation.

Describe other income:

<u>Type</u>	<u>Monthly amount</u>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Notice: Alimony, Child Support, or Separate Maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for repaying this mortgage.

Rental History

(Must equal 1 full year with name on a Lease Agreement or 12 months of cancelled personal checks)

Current Landlord/Apartment Complex: _____

Landlord Phone: _____ Fax: _____

Monthly Rent: \$ _____

Move In Date: _____ (mm/dd/yyyy)

Is the lease in your name? YES or NO

If not, in whose name is the lease? _____ Relationship to Applicant: _____

Previous Landlord/Apartment Complex: _____

Landlord Phone: _____ Fax: _____

Monthly Rent: \$ _____

Move In Date: _____ (mm/dd/yyyy) Move Out Date: _____ (dd/mm/yyyy)

Was the lease in your name? YES or NO

If not, in whose name was the lease? _____ Relationship to Applicant: _____

How did you hear about Habitat? _____

How long have you lived or worked in our service area? _____ (Months/Years)

Has anyone in the household ever been convicted of a crime? YES or NO

If yes, who? _____

If yes, you must submit a written explanation with the application.

Did you attend a Habitat Information Session: Yes _____ No _____ If so, when: _____ / _____ / _____ (mm/dd/yyyy)

Acknowledgement And Agreement

Each of the undersigned specifically represents to Henderson County Habitat for Humanity (“Habitat”) and to Habitat’s actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. Seq.; (2) the loan requested pursuant to this application (the “Loan”) will be secured by a mortgage or deed of trust on the property to be purchased; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) Habitat, its servicers, successors, or assigns may retain the original and/or electronic record of this application, whether or not the Application/Loan is approved; (7) Habitat and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, Habitat, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Habitat or its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property;.

Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors, and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I certify that all of the information for the duration of the application process provided to Henderson County Habitat for Humanity is true and correct to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of my application and termination from the program at any time without explanation. I understand that the completion of my application in no way guarantees that I will receive assistance from Henderson County Habitat for Humanity.

I understand that signing below gives Henderson County Habitat for Humanity permission to conduct all applicable background and credit checks and to share my information with other service agencies. I understand that by signing this application I have read and understood all information disclosed to me regarding my rights as an applicant and potential borrower in regards to the Fair Credit Reporting Act Disclosure, Equal Credit Opportunity Act Disclosure, and Fair Lending Notice Disclosure.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Remember to submit, with this application, a check or money order made out to Henderson County Habitat for Humanity, for \$45.00 for a background/credit check. Failing to do so will delay processing.

APPRAISAL NOTICE DISCLOSURE

LOAN INFORMATION

Lender: Henderson County Habitat for Humanity
Lenders Address: 1111 Keith Street
Hendersonville, NC 28792

RIGHT TO RECEIVE A COPY OF AN APPRAISAL REPORT

This disclosure is to notify you that we may order an appraisal or other property valuation in connection with your loan, and we may charge you for this appraisal or property valuation.

Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Henderson County Habitat for Humanity. Please do not hesitate to contact us with additional questions.

Applicant Signature

Date

Co-Applicant Signature

Date

To Be Completed by the Loan Originator:

Date of Application: _____

Applicant number _____

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant(s) and submitted by fax or mail
- By the applicant(s) and submitted via email or the Internet
- By the applicant(s) and submitted in person

Loan Originator's Signature	Loan Originator Identifier NMLS #
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Loan Originator's Name	Loan Originator's Phone Number 828-694-0340	Date
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Loan Origination Company Name Henderson County Habitat for Humanity	Loan Origination Company's Address 1111 Keith Street, Hendersonville, NC 28792
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Henderson County Habitat for Humanity is an Equal Housing Opportunity Provider. 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.



Henderson County Habitat for Humanity is a Christian non-profit organization whose purpose is to work in partnership with those in need of affordable homeownership to provide simple, decent, and affordable housing with 0% interest, no money down and low monthly payments.

HENDERSON COUNTY HABITAT FOR HUMANITY PRIVACY STATEMENT and NOTICE

At Henderson County Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, future homeowners, 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, future homeowner, tenant, or 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 non-public personal information about you from the following sources:

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

Henderson County Habitat for Humanity 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.

Habitat for Humanity has no affiliates or contracted marketing experts with whom we share personal information. **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 or governments; and Credit counseling agencies .

If any applicant feels that a conflict has occurred that needs attention or resolution from the staff at Henderson County Habitat for Humanity, they should file a grievance with the Senior Business Manager. All grievances must be filed in writing and mailed to 1111 Keith St., Hendersonville, NC 28792.

Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the option below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for).

Applicant:

I do not wish to furnish this information

Co-Applicant:

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino Not Hispanic or Latino

Ethnicity:

Hispanic or Latino Not Hispanic or Latino

Race:

American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black/African American
 Caucasian
 Asian

Race:

American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black/African American
 Caucasian
 Asian

Sex:

Female Male

Sex:

Female Male