

RESIDENCY

(Select one!)

- ☐ I have lived in St. Johns County for one year or more!
- ☐ I have worked in St. Johns County for one year!

1

DO YOU QUALIFY



Habitat
for Humanity
of St. Augustine/
St. Johns County

For A Habitat Home?



2

NEED for housing

(Select one!)

- I currently live in an unsafe structure! ☐
- My rent is high (more than 30% of my income) and I can't afford my apartment! ☐
- The neighborhood I am living in has high crime! ☐
- I recently applied for a mortgage and was denied! ☐
- I am living in overcrowded conditions! ☐
- Other- I have another reason that is not listed! ☐

3

WILLINGNESS to partner

I will volunteer 250 "Sweat Equity" hours on a construction site contributing to the building of houses! ☐

Next enrollment
period starts on

January
2022

- ☐ My household income is within these guidelines!

Household	Income Minimum	Income Maximum
1	\$1,313	\$3,500
2	\$1,500	\$4,000
3	\$1,810	\$4,500
4	\$2,183	\$5,000
5	\$2,557	\$5,400
6	\$2,930	\$5,800

4

ABILITY to pay

Say yes
to all 4?

Fill out your application during
the next enrollment period and
schedule your consultation
appointment with our
Program Manager.

visit us ● www.habitatstjohns.org

call us ● 904.826.3252

email us ● programmanager@habitatstjohns.org



Frequently Asked Questions

Q. How long does it take to get an answer or response after I complete an application?

A. You will get a response by mail or telephone within **30 days of submission date.**

Q. What counts as income?

A. Income must be verifiable and projected to continue for at least three years. Verifiable means pay stubs, bank statements, tax returns, and proof of benefits. Court order and proof of payment for six consecutive months will be needed for child support or alimony to prove as income. We do not count food stamps as income.

Q. What if my income changes while I am going through the Habitat process?

A. If someone's income drops below the minimum income level required the homeowner would not be able to continue until the income increased and proved steady via verifiable documentation for at least 6 months. The reason for this is because the homeowner would no longer have the 'ability to pay.' If someone's income increases above the maximum income level allowed the homeowner would not be disqualified as we always hope people are trying to improve their lives and better their financial situation. A board approved potential homeowner would not be penalized for making too much money so long as they were approved while their income was in the acceptable range.

Q. If I am married does my spouse have to be on the mortgage?

A. Yes, if you are married you must have both names on the mortgage.

Q. What if there is a change in my income, credit score, living situation, family size, contact information, marital status, or criminal history after being approved for a home?

A. If any of those things change during the process from filling out your application until you close on your home you are required to notify Habitat immediately as they affect your application for a loan.

Q. If I have my own land, will you build on it?

A. No, currently we are only developing our Canopy Oaks neighborhood.

Q. If I have a felony, am I automatically disqualified?

A. No, we have a system that determines eligibility for criminal backgrounds. All applicants 18 years of age or older, that will live in the home, will be required to complete a background check.

Q. If I have a sexual offender offense, am I automatically disqualified?

A. Yes.

Q. Am I required to have perfect credit or a high credit score?

A. To be eligible your credit score must be above **580. You must have a debt-to-income ratio (DTI) under 45%.** We do pull your credit report and review your credit history. You will not be approved with large unpaid collections, judgments, liens, or recent bankruptcy. Our Homeowner Selection Committee reviews these items and decides to accept or deny your application. If you have any of these issues, you are encouraged to attend credit counseling to determine what needs to take place to repair your credit.

Q. Am I required to attend Homebuyer classes?

A. Yes; to show your willingness to partner you will need to attend financial literacy and homebuyer education classes that Habitat helps coordinate for you. Other educational workshops or meetings may be required.

Q. Do I have to be a US Citizen?

A. You must be a citizen of the United States or have been granted permanent residency status. We will require documentation for either status.

Q. How many sweat equity hours am I required to work?

A. Each individual applicant is required to complete 250 hours. Hours are worked on the construction site and includes all required educational workshops.

Q. What days do I have to perform sweat equity hours?

A. We work on the construction site on Fridays and Saturdays 8am-3pm. Homeowners are required to work at least 14 hours each month to show their willingness to partner. The homeowners must accumulate the minimum number of sweat equity hours (250 for each individual applicant) before they are able to close on their home.

Q. Will all of my sweat equity hours be performed on my own home?

A. No, you will be required to work on other people's homes as well as your own. You will spend months working on other homes before your home construction even begins.

Q. What if I am disabled and unable to perform sweat equity hours?

A. We do not discriminate based on individual's disabilities and will design a volunteer plan that works for you.

Q. What do homeowners get to choose in terms of their home?

A. Homeowners can select colors of their exterior siding, counter tops, and flooring!

Q. What appliances come included in a Habitat home?

A. Homes come furnished with a fridge and stove/range that are donated by Whirlpool Corporation to all Habitat homes across the United States. There is a hookup provided for a washer and dryer but the appliances are not provided.

Q. Where will my home be built?

A. Habitat builds anywhere and everywhere in St. Johns County based on the land we have available to us. We are currently working on our Canopy Oaks neighborhood that includes single family homes and townhomes. We cannot guarantee a specific location or site as the construction schedule dictates the next lot to be built. Homeowners should take this into consideration when they begin the process and make sure they are comfortable with getting a home in a place no matter where it may be. We build homes for those who are in need and work with the resources we have available to us.

Q. What if I do not want to live on the lots that you offer me?

A. You will have the opportunity to choose from our available lots. If you do not select a lot from the options presented, you could be de-selected from the program.

Q. What do habitat homeowners pay for the home on a monthly basis?

A. There is not a set amount that every homeowner pays. The amount of the monthly mortgage payment is based on what is affordable to each specific homeowner.

Q. How long of a term is a Habitat mortgage?

A. The term of the Habitat mortgage varies but can be anywhere between 10 and 30 years.

Q. What does the monthly payment include?

A. The monthly mortgage payment includes principal and escrow.

Q. What is principal?

A. Principal is a portion of your monthly mortgage payment that goes to Habitat to pay off the actual mortgage amount on your home.

Q. What is escrow?

A. Escrow is a portion of your monthly mortgage payment that covers the cost of property taxes, insurance, and termite bond. Habitat collects these funds with your principal payment each month so that they can pay your taxes, insurance, and termite bond on an annual basis for you. HOA fees may apply to some Habitat neighborhoods.

Q. Do I have to pay closing costs?

A. Habitat pays the majority of the closing costs. Homeowners do have to pay the first year's insurance and termite bond. In addition, they also must pay escrow cushion. These amounts vary but they may expect to pay anywhere from \$1,200-2,000 at closing.

Q. Do homeowners have to pay a down payment and if so when?

A. Homeowners pay a \$500 deposit which is due when the sales and purchase agreement is signed. This occurs months before closing to allow homeowners time to save for closing costs.

Q. How long does it take to get a Habitat home?

A. This varies based on the number of homes Habitat projects to build in upcoming years. The speed of getting through our process also varies based on the homeowner's "willingness to partner" in terms of fulfilling sweat equity hours and also the number of qualified and approved homeowners who happen to be going through the process at the same time. This process can take anywhere from 12-24 months but can be longer or shorter.

Q. Who decides who gets a Habitat home?

A. Habitat staff serve to help the homeowners through the process but the Homeowner Selection Committee and the Board of Directors approve families for homeownership based on our four criteria.

Application Guide

Welcome to the Habitat for Humanity of St. Augustine/St. Johns County homeownership application process! Before completing the application, please read through these guidelines to make sure you understand the entire process prior to applying. Please contact the Homeowner Services Manager with any additional questions.

1. **Verifiable Income-** We are going to verify your income and it must be projected to continue for at least three years. This means we will need pay stubs, bank statements, and proof of benefits. Child Support will only be counted if it has been consecutive for the last 6 months of application submission date and will continue for the next three years. Personal assets cannot exceed \$20,000. This includes land.
2. **Married Individuals-** Both spouses must be listed on the application as applicant and co-applicant. Both individuals must meet the four qualifying factors and provide all the required documentation.
3. **Credit Check-** We are going to review your credit. Your credit score must meet a **580 minimum**. If you know it does not meet our requirements, or you have no credit score, please reach out to the Program Manager for resources on improving your credit.
4. **Debt-to-Income-** **Your debt-to-income (DTI) needs to be under 45%.** Your DTI compares how much you owe each month to how much you earn. Your monthly home cost will be projected at 30% of your gross income (amount you make before deductions such as taxes). If you need assistance in configuring this, please reach out to the Program Manager for local credit counselor resources.
5. **Immediate Housing-** Habitat for Humanity is not a plan for emergency housing, but for sustainable affordable housing. The process from application to closing on your new house could take anywhere from 12-24 months. If you need assistance on immediate housing, please reach out to our Program Manager for local resources.
6. **Sweat Equity Hours-** Each applicant and co-applicant are required to volunteer 250 individual hours on our construction site. For people with disabilities, we make reasonable accommodations to ensure you fulfill your sweat equity hours. These hours also include workshops, education classes, and being present at events. These hours are typically on Friday and Saturday from 8am-3pm. Your schedule would need to be free on one of these days in order to fulfill your sweat equity requirements.
7. **Consultation Meeting-** When you come into the office to complete the application and application checklist, you will have the option to schedule a consultation meeting with the Program Manager. During this consultation your documentation will be reviewed to ensure you are set up for success before your application is moved to the Homeowner Selection Committee for review. This consultation meeting is not required, but highly advised. Cancelled or missed consultation meetings will not be rescheduled due to limited time constraints during application period.
8. **Homeowner Selection Committee-** Your application will then go under review with the Homeowner Selection Committee. If approved you will enter into the second application stage which will include a home visit, criminal background check, sexual offender check, employment verification, and seven good faith hours on the construction site.



We build strength, stability, self-reliance and shelter.

Habitat for Humanity Application Checklist

Please attach **copies** of the following checklist items to your application. All items are required for both applicant and co-applicant. "If-Applicable" means only if the information pertains to the applicant or co-applicant. Any missing items will result in a denial from the Habitat program due to an incomplete application. All documentation submitted must be consecutive, up-to-date, and factual. The copies of your documentation should be left in the checklist order for processing. A twenty-one-dollar application fee is required for each applicant, therefore if there is a co-applicant the total fee would be forty-two-dollars. Application fee can be paid in person by money order or on our website by credit/debit card. No cash or personal checks will be accepted.

Applicant and Co-Applicant Documentation

- ☐ Photo ID(s)
- ☐ Social Security Card(s) of applicant(s) and dependent(s)
- ☐ Birth certificate(s) of each dependent(s)
- ☐ Documentation of legal custody (if applicable)
- ☐ Documentation of divorce decree (if applicable)

Employment, Other Income, or Assets

- ☐ Last 2 months' paycheck stubs (tax deductible and verifiable income only)
- ☐ Verification of any benefit income (i.e. Social Security, Veterans, Disability, etc.)
- ☐ 2-months of checking account statements
- ☐ 1-month savings account statement (if applicable)
- ☐ Last year's federal income tax return (1040) and W2 or tax return transcript
- ☐ Verification of child support & case No. (6 Months consecutive required, if applicable)

Items to be Included with Application

- ☐ Application fee- paid on website via credit/debit- \$22.00, paid by money order- \$21.00 (per applicant)
- ☐ Verification of a previous denial of a mortgage loan (if applicable)

programmanager@habitatstjohns.org



Habitat for Humanity of St. Augustine/St. Johns County
 7 Hopkins Street
 St. Augustine, FL 32084
 904-826-3252

Application

Habitat Homeownership Program

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.

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

1. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
Social Security number _____	Social Security number _____																																																
Home phone _____ Age _____	Home phone _____ Age _____																																																
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Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
Number of years _____	Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
Number of years _____	Number of years _____																																																

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE	
Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

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

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

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

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) _____

If you rent your residence, what is your monthly rent payment? \$ _____ /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

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

5. PROPERTY INFORMATION

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

Do you own land? ☐ No ☐ Yes Monthly payment \$ _____ Unpaid balance \$ _____

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

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

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

Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE:

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

8. 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 parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

10. DEBT

TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?

Account	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS		
Please check the box beside the word that best answers the following questions for you and the co-applicant		
	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.		

12. AUTHORIZATION AND RELEASE

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

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

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

Applicant signature

Date

Co-applicant signature

Date

X _____

X _____

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.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

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

Applicant's name _____

Co-applicant's name _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number

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 Southeast region, Federal Trade Commission Suite 1500 225 Peachtree Street, NE Atlanta, GA 30303

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

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

Applicant(s):

X _____

Print name: _____

Date: _____

X _____

Print name: _____

Date: _____