

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!

DO YOU QUALIFY

For A Habitat Home?



NEED for housing

(Select one!)

- I currently live in an unsafe structure!
- Spending more than 40% of income on housing (rent + utilities)
- 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!



WILLINGNESS to partner

I will volunteer 200 "Sweat Equity" hours on a construction site contributing to the building of houses!



CREDIT score

I have a credit score of 640 or higher.*

*credit building programs available through third party

My household income is within these guidelines!

How Many in Household	Gross Yearly Minimum	Gross Yearly Maximum
1	18,600	74,400
2	21,300	84,960
3	24,860	95,640
4	30,000	102,200
5	35,140	114,720
6	40,280	123,240



ABILITY to pay

Say yes to all 5?

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

visit us ● www.habitatstjohns.org

call us ● 904.826.3252

email us ● programdirector@habitatstjohns.org



Please make sure to submit the following forms included in your intake packet:

Use the following checklist to help you collect everything you need before submitting your Intake Packet (please make copies of all required documents, if applicable, as we cannot make copies in house).

\$16 - Credit report fee (per individual)

- Personal check or Money Order, we do not accept cash
- Soft inquiry, it will not impact your credit score

Copies of Photo IDs (Driver's License or State ID)

- Please provide a legible copy of your photo ID in color for each applicant
- Social Security Card for every household member (including children)
- Birth certificate for all dependent children

Divorce Decree (if applicable)

Proof of Income

If employed:

- Copies of last **3 months** of paystubs
- Copies of two most recent tax returns (including all W2 forms)

If self-employed:

- Copies of two most recent tax returns (including 1099 forms and Schedule C)
- Current year-to-date Profit & Loss Statement

Benefits (Social Security, Disability, Retirement), if applicable:

- Copy of most recent updated award letter stating the monthly benefit

Alimony/Child Support (if applicable):

- Copy of court order showing amount awarded
- Copy of case history showing amounts disbursed
- If not court ordered, 6 months of payment history

Bank Statements

- Copies of last **3 months** of bank statements for all bank accounts and/or any statements from refillable debit cards.

Other documentation may be requested during the housing counseling process.

Note: If we do **NOT** receive a complete Intake Form along with all the required documentation and credit report fee, we will **NOT** be able to schedule your appointment with a Housing Counselor.

visit us ● www.HabitatStJohns.org

call us ● 904.826.3252

email us ● programdirector@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 two 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 Volusia Woods 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 640. 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 200 hours. Hours are worked on the construction site and includes all required educational workshops. The first 100 hours must be completed by the applicant. The other 100 hours can be donated by family and friends volunteering with Habitat St. Johns.

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

A. We work on the construction site Tuesday through 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 (200 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 your neighbors' 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 Volusia Woods neighborhood that includes single family homes. 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 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 your mortgage broker 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. Your mortgage holder 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 \$900-1,600 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 8-24 months but can be longer or shorter.

Q. How long does it take to get 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 five criteria.



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

Applicant	Co-applicant																																																
Applicant's name: _____ Alternative and former names: _____ _____	Co-applicant's name: _____ Alternative and former names: _____ _____																																																
Social Security number _____ Home phone (____) _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)	Social Security number _____ Home phone (____) _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)																																																
Dependents and others who will live with you: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	Dependents and others who will live with you (not listed by co-applicant): <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
Name	Age	Male	Female																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
Name	Age	Male	Female																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																																														
Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> 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:																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ 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: _____																																																

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?
(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) 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:

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

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 Diningroom

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.)

\$ _____

Note: Habitat St. Johns cannot build on individually owned land. Please include a property appraisal for any owned land.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (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 PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household (18+)	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

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 (Non-retirement household assets cannot exceed \$15,000 for non-elderly applicants and \$20,000 for elderly)

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

9. LIABILITIES AND EXPENSES

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

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there 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 declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. 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?	<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 a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
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
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.

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.

Applicant	Co-applicant
<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>
<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information</p>	<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____</p> <p><input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information</p>

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)	Interviewer's phone number
	Interviewer's signature	Date

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: _____

(Please Fill Out and Return This Copy)

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 located at 60 Forsyth St SW, Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate in partnership with 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 _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____

(Keep This Copy for your Records)

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 located at 60 Forsyth St SW, Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate in partnership with 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 _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____



Request for Rent Verification

Privacy Act Notice: This information is to be used by Habitat of St. Augustine and St. Johns County in determining whether you qualify as a prospective Habitat homeowner. 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 for a Habitat home may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 VAJ; by 12 USC, Section 1701 et. seq HUD/FHAJ; 42 USC, Section 1452b HUD/CPD; and Title 42 USC, et. seq or 7 USC, 1921 et. seq.

Please return using one of the two options

E-mail: programdirector@habitatstjohns.org

**Mail: Habitat for Humanity of St. Augustine/St. Johns County
7 Hopkins Street, St. Augustine, FL 32084**

Applicant(s) Name: _____

Landlord Name and Address: _____

I applied for a Habitat Home. My signature authorizes verification of rent information.

Applicant(s) Signature(s) : _____

Information to be Verified

Property Address: _____

Account in the Name(s) of: _____

To Be Completed by the Habitat for Humanity Office:

I certify that this verification has been sent directly to the landlord and has not passed through the hands of the applicant or any other party.

Inquirer's Signature _____ Title: _____ Inquirer's Printed Name: **Carolina Morrow**

Program Director Date: _____

To Be Completed by The Landlord:

We received an application for a Habitat Home from the above, to which we understand you rent.

Tenant rented from _____ to _____.

Amount of rent is \$ _____ per _____.

Number of late payments is _____. Is the account satisfactory? Yes No

Comments: _____

Date account opened _____ Original account amount _____

Current account balance _____ is account current? yes no

Next payment date _____ Number of late payments _____

Please add any additional information that may be of assistance in determining credit worthiness.

Landlord Authorized Signature:

Landlord Signature _____

Title _____

Print or type name signed above _____

Telephone Number _____

Date _____

Federal statues provide severe penalties for any fraud, intentional misrepresentation or criminal connivance or conspiracy purposed to influence the issuance of any guarantee.