Habitat for Humanity Macon/ Jackson NC

P.O Box 1585

Franklin, NC 28744

Application

Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievements 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 Home Phone Age	Social Security number Home Phone Age
Married Separated Unmarried	Married Separated Unmarried
(incl.single,divorced,widowed)	(incl.single,divorced,widowed)
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)
Name Age Male Female	Name Age Male Female
	
Present Address(street, city, state, zip codeOwnRent	Present Address(street, city, state, zip codeOwn Rent
Number of years	Number of years
If living at present address for less th	an two years, complete the following
Last Address (street, city, state, Zip code) Own Rent	Last Address (street, city, state, Zip code) Own Rent
Number of years	Number of years
2. FOR OFFICE USE ONLY- DO	O NOT WRITE IN THIS SPACE
Date received:	Date of selection committee approval
pate of notice of incomplete application letter	Date of board approval
Pate of adverse action letter	Date of partnership agreement

3.	WII	IIN	GNESS	TO	DADTE	IED
•	AAIF			10	PARII	urk

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.

The state of other approved	a decivitie	-3.					
Number of bedrooms (please circle) 1	2	3	4	5			
4.PI	RESENT	HOUSIN	NG CONI	DITIONS	5		
Other rooms in the place where you are cu	ırrently li	iving:					
KitchenBathroomLivin	g room	Dini	ing room	Oth	ner (pleas	e describ	e)
If you rent your residence, what is your mo							¥
Name, address and phone number of curre	ent landlo	ord:					
In the space below, describe the condition home?	of the ho	ouse or a	partmen	t where	you live.	Why do y	ou need a Habitat
5.	. PROPE	RTY INF	ORMAT	ION			
if You own your residence, what is your mo					/ mont	h Unnaid	Ralanco É
Do you own land? no yes							ance \$
If you wish your property to be considered	for buildi	ng your	Habitat h	iome, pl	ease atta	ch land de	ocumentation.
6.EP	MPLOYN	/ENT IN	IFORMA	TION			
Applicant	1		Co-ai	plicant			1
Name and address of Current employer	Name	and add	dress of C		mployer		
Type of Business	Type	of Busine	255				
Years on job		on job	.55				
Monthly (gross) wages?			s) wages?)	**************************************		
Business Phone		ess Phon					
If working a current job le				the follo	owing inf	ormation	
Name and address of Current employer	Name	and add	ress of C	urrent e	mployer		
Type of Business	Type o	of Busine	SS				
Years on job	Years						
184 T TOWNS 7 745		,					

Monthly (gross) wages?

Business Phone

Monthly (gross) wages?

Business Phone

7. MONTHLY INCOME

Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not chose to have it considered for repaying this loan.

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:	Household members whose income is listed above				
Self-employed applicants may be required to	Name	Income Source	Monthly Income	Date of Birth	
provide additional documentation such as tax returns and financial					
statements	- 1	_			

8.SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment (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?

	Applicant				Co-applicant			
Account	Monthly Payment	Unpaid balance	Months Left to pay	Monthly payment	Unpaid Balance	Months Left to pay		
Other motor Vehicle	\$	\$	\$	\$	\$	\$		
Boat	\$	\$	\$	\$	\$	\$		
Furniture, appliance, televisions 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 Services	\$	\$	\$
Cell phone	\$.	\$	\$
Land line	\$	\$	\$
Business Expenses	\$	\$	\$
Union Dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11.DECLARATIONS

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

		Ap	plicant	Co-a	pplicant
A.	Do you have any outstanding judgments because of a court decision against you?	Yes	No	Yes	No
В.	Have you been declared bankrupt within the past seven years?	Yes	No	Yes	No
C.	Have you had property foreclosed on in the past seven years?	Yes	No	Yes	No
D.	Are you currently involved in a lawsuit?	Yes	No	Yes	No
E.	Are you paying alimony or child support?	Yes	No	Yes	No
F.	Are you a U.S citizen or permanent resident?	Yes	No	Yes	No

If you answered "yes" to any question a through e, or "no" to question F, please explain on a separate sheet 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 the no-interest 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. 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 applicant families on the sex offender registry. By completing this application, I am submitting my self 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 coapplicant.

Applicant's name	Co-applicant's name				
13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES					
PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are required to furnish the information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.					
Applicant	Co-applicant				
I do not wish to furnish this information	I do not wish to furnish this information				
Race (applicant may select more than one racial designation): American Indian or Alaska Native Native Hawaiian or other Pacific Islander Black/African-American White Asian	Race (applicant may select more than one racial designation): American Indian or Alaska Native Native Hawaiian or other Pacific Islander Black/African-American White Asian				
Ethnicity: Hispanic or Latino Non-Hispanic or Latino Sex: Female Male	Ethnicity: Hispanic or Latino Non-Hispanic or Latino Sex: Female Male				
Birthdate//	Birthdate/				
Marital Status: Married Separated Unmarried (incl. single, divorced, widowed)	Marital Status: Married Separated Unmarried (incl. single, divorced, widowed)				
To be completed only by the	person conducting the interview				
This application was taken by:	Interviewer's name (print or type)				
Face-to-face interview	Interviewer's signature Date				
By telephone	Interviewer's phone number				

HABITAT FOR HUMANITY MACON COUNTY NC

APPLICATION CHECK LIST

Applicants: We will need the following documents, together with your fully completed application:

- Three (3) credit references- copies of bills or loans- current or closed accts.
- Three (3) personal letters of references-no relation to you
- Copies of your last two (2) years' Income Tax Returns
- Copies of your two (2) most recent pay stubs- from each employer

For your information, we will also conduct the following checks:

- Your former and current landlords for the past two (2) years
- Your former and current employers for the past five (5) years
- · Your credit report
- · Bank verifications
- · Background criminal record (if any)
- DSS (food stamps, etc.)

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