READY FOR *Homeownership?*

Clay County Habitat for Humanity®

Let us help you build a better future.

Habitat for Humanity makes affordable homeownership possible for hardworking families in Clay County.

LIVING OR WORKING *in Clay County*

- [ ] I have lived in Clay County for at least one year
- [ ] I have worked in Clay County for at least one year (Most recent calendar year)

NEED FOR *Housing*

- [ ] I currently live in an unsafe structure
- [ ] Spending more than 40% of income on housing rent or utiirties
- [ ] The neighborhood I am living in has a high crime rate
- [ ] I have applied for a mortgage loan and been denied
- [ ] I am living in overcrowded conditions
- [ ] I have another reason that is not listed

CREDIT *Readiness*

- [ ] I understand that loan approval requires meeting current lending requirenents including loan qualifications

★ Housing Counseling and Credit budgeting classes are available to assist all applicants prepare for approval.

WILLINGNESS TO *Partner*

- [ ] I will volunteer 100 "Sweat Equity" hours on a construction site contributing to the building houses.

Can you afford A HABITAT HOME?

Your income helps determine eligibility.

Household Size	Gross Yearly Minimum (30% of AMI)	Gross Yearly Maximum (120% of AMI)
1	$38,050	$91,320
2	$43,500	$104,400
3	$48,950	$117,480
4	$54,350	$130,440
5	$58,700	$140,880
6	$63,050	$151,320

Let's Build YOUR FUTURE...TOGETHER.

904 657 2082 ext. 204

ekirce@clayhabitat.org

www.clayhabitat.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).

- ☐ **$18 - Credit report fee (per individual)**
  - Cashier 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.*

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 10 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 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. No. You do not need perfect credit to apply. As part of the Homeownership Program, all applicants participate in Housing Counseling, where income, debt, credit history, and overall financial readiness are reviewed. Before a home can be assigned, applicants must meet the current lending requirements established by Clay County Habitat for Humanity and its approved lending partners, including the minimum credit qualifications in effect at the time of loan approval. If you are not yet loan ready, Housing Counseling may help you develop a plan to improve your financial readiness.

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. Yes. 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 Clay County Habitat.

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

A. Sweat equity opportunities are available on Habitat construction sites Monday through Friday from 8:00 a.m. to 3:00 p.m. In addition, two Saturdays each month will be designated for sweat equity activities. Saturday opportunities may be completed at the Habitat ReStore or another approved Habitat activity, as authorized by Homeownership Program staff.

Partner Families are expected to complete a minimum of 16 sweat equity hours each month to demonstrate their willingness to partner and maintain progress toward homeownership. Each applicant is required to complete a minimum of 100 total sweat equity hours before closing on their home. The Homeownership Program will provide guidance on approved activities and scheduling.

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 and the Restore. 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?

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

A. Homeowners can select colors of their exterior siding, counter tops, cabinets 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.

Q. Where will my home be built?

A. Habitat builds anywhere and everywhere in Clay County based on the land we have available to us. We are currently working on our Green Cove Springs 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 the household income.

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 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, termite bond and 3 months of taxes. These amounts vary but they may expect to pay anywhere from $1,000 - $2,000 at closing.

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

A. Homeowners pay a $1100 ($100 Admin fee Non-Refundable) 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 8-12 months, but can be longer or shorter.

Habitat for Humanity®

Application

Clay County Habitat Homeownership Program

Clay County Habitat for Humanity
3 West Street
Green Cove Springs, FL 32043
(904) 657-2082 ext 204
ekirce@clayhabitat.org

EQUAL HOUSING OPPORTUNITY

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

Applicant's name: ______________________________
Alternative and former names: ______________________________
____

Social Security number ______________________________
Home phone ( ) ______________________________
Cell phone ( ) ______________________________
Work phone ( ) ______________________________
Age ________ Date of birth (mm/dd/yyyy) ______________

☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)**

Dependents and others who will live with you:

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Present address (street, city, state, ZIP code): ☐ Own ☐ Rent
____
____
Number of years: ____________

Co-applicant

Co-applicant's name: ______________________________
Alternative and former names: ______________________________
____

Social Security number ______________________________
Home phone ( ) ______________________________
Cell phone ( ) ______________________________
Work phone ( ) ______________________________
Age ________ Date of birth (mm/dd/yyyy) ______________

☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)**

Dependents and others who will live with you (not listed by co-applicant):

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Present address (street, city, state, ZIP code): ☐ Own ☐ Rent
____
____
Number of years: ____________

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

Applicant — Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent
____
____
____
Number of years: ____________

Co-applicant — Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent
____
____
____
Number of years: ____________

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: ______

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	☐	☐
Co-applicant	☐	☐

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.)
$__________

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens. **Note:** A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
☐ **Does not apply.**		☐ **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:

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

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

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	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

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?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had any property foreclosed upon in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ 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?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are you a U.S. citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ 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 X ______________________ **Date** ____________ **Co-applicant signature** X ______________________ **Date** ____________

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

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name ______________________ **Co-applicant's name** ______________________

I understand that acceptance of my application does not guarantee acceptance into the Homeownership Program, loan approval, home assignment, or purchase of a Clay County Habitat home. Participation is contingent upon continued eligibility and successful completion of all program requirements.

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

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? ☐ Yes ☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

This application was taken by:	Interviewer's name (print or type)	Interviewer's phone number
☐ Face-to-face interview (included electronic media w/video component) ☐ By mail ☐ By telephone	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

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Applicant(s):

X ______________________	X ______________________
Print name: ______________________	Print name: ______________________
Date: ______________________	Date: ______________________

Form RD 3550-1
(Rev. 06-06)

Form Approved
0MB No. 0575-0172

United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)

AUTHORIZATION TO RELEASE INFORMATION

TO: ______________________________ (For agency to complete as needed)

RE: ______________________________ (For agency to complete as needed)
Account or Other Identifying Number

______________________________ (Type or print your name here)
Customer Name

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

______________________________ ______________________
Signature *(Applicant or adult household member)* Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE BELOW

(Use this page for co-applicant and other adults over 18 living in the household, if applicable)

Form RD 3550-1
(Rev. 06-06)

Form Approved
0MB No. 0575-0172

United States Department of Agriculture
Rural Development
Rural Housing Service (RHS)

AUTHORIZATION TO RELEASE INFORMATION

TO: ______________________________ (For agency to complete as needed)

RE: ______________________________ (For agency to complete as needed)
Account or Other Identifying Number

______________________________ (Type or print your name here)
Customer Name

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SEE ATTACHED PRIVACY ACT NOTICE BELOW

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.

2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.

3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.

4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).

5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.

6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.

7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.

8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.

9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.

10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.

11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.

13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).