



Dear Prospective Partner Family,

Habitat for Humanity of Ellis County, Texas, your local affiliate of Habitat for Humanity International, has a mission to provide safe and affordable homes for families in need in Ellis County, Texas. Thank you for your interest in applying for homeownership through our program.

Habitat for Humanity is a nonprofit Christian housing ministry, funded through corporate and private donations, and grants. We utilize skilled builder management, volunteer labor and in some cases donated supplies and equipment to build safe, comfortable and affordable homes for lower income families. By partnering with us, the family actively works on the construction of their own home funded by our organization. In turn, we sell the home to the family through an affordable interest free mortgage paid back over time, typically between 20 and 30 years. We know that offering our families a hand up, not a hand out, means an improved living environment where the family can grow and thrive.

The selection of Habitat Partner Families is not done by one person, rather it is completed by our Family Selection Committee in a way that does not discriminate based on race, sex, color, age, handicap, religion, marital status, familial status or because all or part of the applicant's income is derived from a public assistance program. All information is considered confidential and is used only for family selection purposes.

Please review all the information in the enclosed Homeownership Program Application packet. If you are interested in submitting a completed application for our program please ensure that you have read and understand all the information enclosed, fill out the application completely and provide copies of all requested documentation.

Mail your application and all required documents to:

Habitat for Humanity of Ellis County, Texas  
Attn: Family Selection Committee  
P.O. Box 157  
Waxahachie, TX 75168.

Please be sure to apply the appropriate amount of postage.

We are here to help! If you if you have any questions, please call our office and leave a voice mail at (972) 937-2797. We will return your call as soon as we can.

Thank you for your interest in our program!

Sincerely,

***Habitat for Humanity of Ellis County, Texas***  
*Family Selection Committee*





## **PARTNER PROGRAM ELIGIBILITY REQUIREMENTS**

Habitat for Humanity of Ellis County, Texas is an equal opportunity housing provider. Habitat considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin. The application process consists of completion of the application form, credit check, sex offender check, and a home interview.

Habitat's acceptance guidelines are based on consideration of the following criteria:

### ***Need for Housing***

The applicant(s) must demonstrate that their current housing situation has one or more of the following characteristics:

- Unsafe or very poor conditions or located in a particularly unsafe area;
- Rent, or contribution currently paid towards rent, exceeds 35% of net income;
- Size is inadequate for the present or anticipated residents;
- Other facts demonstrating a need for the type of housing Habitat can provide, that goes beyond a personal desire to own a home.

Applicants will not be approved if they:

- Qualify for conventional financing
- Presently own real estate
- Have owned real estate within the last three (3) years

### ***Demonstrate Ability to Pay***

- Gross household income must be between 30% and 60% of the median income for Ellis County, Texas at the time of application.
- A two-year history of stable income and employment;
- An acceptable credit history, which includes a good record of paying rent, bills and utilities;
- Bankruptcies must have been discharged for at least two (2) years;
- Ability to pay a \$500 down payment on the house (\$250 when foundation is poured, \$250 before closing);
- Ability to afford monthly mortgage payments, including property taxes and homeowners insurance (approx.. \$500-\$600 a month);
- Monthly payments for debt cannot exceed 40% of gross monthly income;
- Applicants must be U.S. citizens or permanent residents.

### ***Willingness to Partner with Habitat***

- Applicant must complete at least 250 hours (single applicant) 350 hours (with co-applicant) of sweat equity towards the building of Habitat homes. Applicant must comply with all other sweat equity policies;
- Applicant must be willing to live in a neighborhood in which Habitat is currently building;
- Applicant must be willing to attend required homeowner class and Financial Peace classes for success in homeownership.

Habitat for Humanity of Ellis County, Texas is an equal opportunity housing provider. It considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin.

***Habitat reserves the right to waive or alter any of the foregoing criteria based upon the unique situation of the applicant.***





## APPLICATION PROCESS

1. To apply, please complete the Habitat Homeownership Program Application attached. Our affiliate requires completion of the entire application thoroughly and truthfully, with all the necessary details regarding the qualifying criteria discussed previously. All persons over the age of 18 who will be living in the household are required to include their income, expenses, assets and debts on the application if their income is included in Section 7 of the application. Upon receiving your completed family partnership application and required documentation our affiliate will proceed with the assessment process.
2. If it is determined that you do not qualify for a Habitat home (unable to meet any of the qualifying criteria) throughout any step of the application and assessment process you will be notified by the affiliate.
3. Based on information you provide on the application and with your permission, we will perform necessary verifications, such as employment income history, other income, checking and savings account balances, obtaining a credit report, performing a sex offender check, and other credit references.
4. The Habitat income guidelines are based upon total gross income from all sources and limits are established annually based on HUD guidelines. Habitat services families with total annual household income within 30% - 60% of the Area Median Income (AMI) for the family's size using different mortgage options based on the Family Household Income Limitations as shown in this document. Household income is the combination of all sources including but not limited to earned income, disability, social security, pensions, child support, alimony or other sources. The process of application includes the following:
  - Once all the application documents are received in full, the application will be evaluated by our Family Selection Committee.
  - If it is determined that you meet all qualifications the next step is an in-home visit made by members of the Family Selection Committee. Home visits are not limited to one occasion. The purpose is to confirm the need for adequate shelter, an opportunity to review Habitat's ministry and your family's requirements for obtaining a home through our program, and to assess your willingness to meet the obligations to work with our affiliate as a partner family. The home visit does not infer selection into the program.
  - Once our Family Selection Committee makes a final determination on families who have completed the initial review process they refer all qualified applicants to our Board of Directors. The Board of Directors makes final selections based on our available funding, the family's application and level of need, and all equal opportunity lending regulations.





## WHAT'S NEXT IF YOU ARE SELECTED TO BECOME A PARTNER FAMILY?

Once selected to partner with Habitat each family will receive a Letter of Acceptance in to the program. This letter explains many details of the program and must be signed and returned to the affiliate along with other documents including a sweat equity policy and photographic release authorization. The Letter of Acceptance is an agreement to partner and is NOT considered a sales contract at this phase of the process however it does include information about the obligations of both Habitat and the partner family for the purposes of the partnership.

Habitat is a volunteer-driven organization. As part of the partnership all adult (18 years and older) household members are required to put in up to a total of 250 hours of sweat equity (single applicant) or 350 hours (with a co-applicant) on their home or related Habitat projects. Our affiliate will assign a mentor to each family who will work with the family to determine potential sweat equity opportunities. Sweat equity requirements are detailed in our sweat equity policy and will be discussed more fully with partner families after selection.

As part of the partnership, you will also be asked to participate in training programs including but not limited to budgeting and financial, home maintenance and repair, and homeownership training. Training programs may be in person at designated training locations or online and will count as sweat equity hours for the family.

Habitat homes are modest in size to suit the size of the family and are built to ensure affordability. Three-bedroom homes are approximately 1,170 square feet and four-bedroom homes are approximately 1,300 square feet in size. Habitat home size and location is selected by the affiliate and is built according to our Basic House Description. There are limitations as to finishes, styles, available vacant lot parcels and options which will be discussed with you as you enter the program. Please note that it is becoming increasingly difficult to find affordable vacant housing parcels in this area, so lot locations are at the discretion of the affiliate.

Habitat is the licensed builder of the home and sells you the home as part of our affordable homeownership program. Your mortgage payment will include a principal payment, any interest, property taxes and homeowner insurance.

Partner families are generally selected 6 to 12 months prior to the start of construction of their home. This is to allow the partner family time to begin working on their sweat equity hours. Sweat equity hours begin accumulating only after the Letter of Acceptance has been signed. Volunteer hours worked with Habitat prior to the signing of the Letter of Acceptance are not counted toward partner family sweat equity hours.

Once the partner family is assigned a location and the construction process has begun, it typically takes 12 – 18 months to complete by volunteer labor, and skilled trades people.





If you can answer “YES” to all the following statements, you are invited to complete an application.

\_\_\_ I/We meet the monthly income guidelines based on the number of people in the household found in the table below.

\_\_\_ I/We understand that a \$500.00 deposit is required.

\_\_\_ I/We are U.S. Citizens or Legal Residents of the United States and have lived in Ellis County, Texas for at least 6 months prior to the date of application.

\_\_\_ I/We understand the 250 hours (single applicant) or 350 (with co-applicant) hours of Sweat Equity requirements and am/are willing to partner with Habitat for Humanity of Ellis County, Texas.

\_\_\_ I/We are responsible about paying our bills on time and I/We have not filed bankruptcy in the past two years.

\_\_\_ I/We understand that I/We are am/are applying for a homeownership program offered by Habitat for Humanity of Ellis County, Texas. I/We am/are prepared to make monthly mortgage payments.

## 2018 Monthly Income Guidelines

*(Area Median Family Income=\$ 77,200, based on 2018 HUD income guidelines for FY 2018 for Ellis County, Texas)*

Number in Household	Minimum (30% of Area Median Family Income) \$ 23,160	Maximum (60% of Area Median Family Income) \$ 46,320
1	\$ 1,350	\$ 2,700
2	\$ 1,550	\$ 3,100
3	\$ 1,750	\$ 3,500
4	\$ 1,950	\$ 3,900
5	\$ 2,100	\$ 4,200
6	\$ 2,250	\$ 4,500
7	\$ 2,400	\$ 4,800
8+	\$ 2,600	\$ 5,100

- *Minimum/Maximum Monthly Income amounts are rounded to the nearest \$50.00.*
- *Number in household is figured as follows: 1=.7, 2=.8, 3=.9, 4=1, 5=1.08, 6=1.16, 7=1.24, 8=1.32 times Minimum/Maximum Monthly Income.*





*When a partnership is established between a family and Habitat for Humanity of Ellis County, Texas, close cooperation by both parties with rights and responsibilities on each side is a requirement. Successful partnerships are built upon honesty, mutual respect and a willing attitude. Below you will find the requirements of that partnership if you are approved during our selection process.*

## **PARTNERSHIP REQUIREMENTS**

### **1. Down Payment**

\$500.00 (*Paid in a lump sum or 2 installments of \$250.00, when foundation is poured & before closing*)

### **2. Complete Dave Ramsey's Financial Peace University**

Weekday evenings

\*Dates and time to be determined.

### **3. Attend Homeowner Classes**

Weekday evening

\*Location, dates, and times to be determined

### **4. Completion of 250 hours (single applicant) 350 (with co-applicant) of Sweat Equity**

Completed by working at the construction site, attending classes, attending Financial Peace University or volunteering at fundraising events.





## DOCUMENTS REQUIRED TO PROCESS APPLICATION

### Application

- \_\_\_\_\_ Signed and dated application.  
*(Incomplete applications, including applications with missing documents, will be returned to sender. We are unable to accept incomplete applications).*

### Identification

- \_\_\_\_\_ Copy of unexpired Driver's License(s) or State Issued ID for applicant & co-applicant (front and back)  
\_\_\_\_\_ Copy of Social Security card for each member of the family (front & back)  
\_\_\_\_\_ Copy of Green Card (if applicable)

### Income

- \_\_\_\_\_ Paycheck stubs for last 6 months for applicant and co-applicant  
\_\_\_\_\_ Current year and previous year's tax returns for applicant and co-applicant  
(including signature page, W-2, 1098, 1099 and all schedules and attachments).  
\_\_\_\_\_ Statements from applicable agencies for all other family income:  
    \_\_\_\_\_ Award letter for TANF, Family Assistance, Food Stamps  
    \_\_\_\_\_ Award letter for Social Security/SSI/Disability  
    \_\_\_\_\_ Divorce Decree or court papers showing Child Support that you receive or must pay  
\_\_\_\_\_ Most recent bank statement for all checking and savings accounts (all pages showing statement period, beginning and ending balances).

### Rent payment history

- \_\_\_\_\_ Current signed lease. If no lease, letter from landlord with the following:  
    \_\_\_\_\_ Landlord's name, address, and phone number  
    \_\_\_\_\_ Rental Start Date, End Date and Monthly Payment Amount  
\_\_\_\_\_ Statement of rental payment history for last 3 years or 3 years of paid rent receipts from current Landlord  
\_\_\_\_\_ If you live with someone and share expenses, have them submit a letter explaining the agreement including the following:  
    \_\_\_\_\_ What you pay and how much  
    \_\_\_\_\_ Length of time you've lived with them  
    \_\_\_\_\_ Contact name, address, phone number

### Monthly Bills

- \_\_\_\_\_ Last 3 months payment history for monthly bills including:
- Utilities (Electric, Water, Gas, Sewer/Water, Cable/Satellite, Phone/Cell Phone)
  - Insurance
  - Credit card statements and Loans (student, Rent-To-Own, installment, personal)
  - Child/dependent care (including amount paid and due date)





Habitat for Humanity of Ellis County, Texas  
 P.O. Box 157, Waxahachie, TX 75168  
 (973) 937-2797

# Application

## Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

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

### 1. APPLICANT INFORMATION

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

### 2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: \_\_\_\_\_ Date of selection committee approval: \_\_\_\_\_

Date of notice of incomplete application letter: \_\_\_\_\_ Date of board approval: \_\_\_\_\_

Date of adverse action letter: \_\_\_\_\_ Date of partnership agreement: \_\_\_\_\_



### 3. WILLINGNESS TO PARTNER

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

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

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

### 4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle)      1      2      3      4      5

Other rooms in the place where you are currently living:

- Kitchen       Bathroom       Living room       Dining room  
 Other (please describe) \_\_\_\_\_

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

Name, address and phone number of current landlord:

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

### 5. PROPERTY INFORMATION

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

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

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

### 6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of <b>CURRENT</b> employer	Years on the job	Name and address of <b>CURRENT</b> employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
<b>If working at current job less than one year, complete the following information:</b>			
Name and address of <b>LAST</b> employer	Years on the job	Name and address of <b>LAST</b> employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone



## 10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliances, TVs (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

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

## 11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant:

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

## 12. AUTHORIZATION AND RELEASE

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

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

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

Applicant signature

Date

Co-applicant signature

Date

X \_\_\_\_\_ X \_\_\_\_\_

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

## 13. RIGHT TO RECEIVE COPY OF APPRAISAL

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

Applicant's name \_\_\_\_\_ Co-applicant's name \_\_\_\_\_

## 14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

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

## 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 the **Southwest Region, 1999 Bryan St., Suite 2150, Dallas, TX 75201-6808**, 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 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)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print name

\_\_\_\_\_  
Date



INTERNATIONAL HEADQUARTERS

121 Habitat St., Americus, GA 31709-3498 USA (800) 422-4828

fax (229) 924-6541 [publicinfo@habitat.org](mailto:publicinfo@habitat.org) [habitat.org](http://habitat.org)