

## Genesee County Habitat for Humanity Homeownership Program Application Packet

Inside this packet, you will find information you will need to know about our program and how to apply with Habitat. We are available if you have any questions while you are reviewing this information or the application. Please contact Jason Smith, 810-766-9089 ext.212, [homeowner@geneseehabitat.org](mailto:homeowner@geneseehabitat.org)

### Habitat Home Ownership / Regular Homeownership

HABITAT HOME	CONVENTIONAL HOME
The size of your home will depend on your family size. (2-5 bedrooms)	You choose the size of your house based on what you want and can afford.
Habitat chooses the location of the home by area we are currently building in.	You pick your exact location.
Built by volunteers and Habitat Partner's. (Your family is required to perform 250- 500 hours of sweat equity)	Built by a for-profit builder.
Affordable Mortgage Product	Banks charge interest
If you choose to sell your home before the mortgage term ends, you must have Habitat's permission.	You can sell your home whenever you have an interested buyer.
You and Habitat share the equity in the home according to the amount of time the family has been living there and making timely payments.	All the equity is yours. (Equity is the sales price minus what is owed on it. You do not realize the equity of a home until you sell it for more than what is owed on it.)
You must attend at Homeownership education sessions, which include budgeting, repair, taxes, etc.	Some affordable loan programs run by banks require homebuyer education before you buy a home.
You are required to maintain the home in an acceptable manner.	Well maintained homes are the standard with any home ownership - a well maintained home is worth more.



## **Typical Step-by-Step Timeline for the Habitat Homeownership Program Process**

1. Print this packet or pick up this packet at the Genesee County Habitat for Humanity Office, located at 101 Burton Street, Flint, MI 48503. Packets can be mailed by request.
2. Your completed packet will be reviewed and Habitat will verify the information on your program application, which includes contacting references of employers, landlords, etc.
3. The Habitat staff will review your application and tentatively approve your program application. All incomplete packets will be denied.
4. The Board of Directors will review the tentative program approval and if the Board agrees, you will be put onto the waiting list. You will be contacted by phone and mail of the official Board decision.
5. Once program approved you will complete 75 preliminary sweat equity hours, before being able to choose from build site locations available. (Build locations change from year to year)
6. While on the build-waiting list, you may continue to work on completing your total required 250 sweat equity hours.
7. When a site becomes available, (and you have 75 of the 250 Sweat Equity Hours complete), you will be offered a home location in Genesee County.
8. You will work weekly on the work site of your own home with other volunteers. (You can be disqualified from the program for not performing sweat equity and attending required classes.)
9. You must save money for the down payment and typically, an additional \$1000-1500 for the first years paid insurance, which must be paid to Habitat before the closing of your home.
10. You will complete your homeownership education, budget counseling sessions as well as any other counseling or informational sessions you are required to attend.
11. You will pay off any outstanding collections or debt as required for mortgage approval.
12. After the sale of your home, you will continue to collaborate with Habitat by attending homeowner meetings each year, regional meetings, volunteering for fundraisers, volunteering on other homes, speaking about Habitat, etc.

**At any steps 1-12 of this process, your program application may be disqualified if it is determined that you no longer meet our criteria.**



## Reasons Your Homeownership Program Application Would Be Automatically Denied:

- 1) If you have unpaid judgments.
- 3) If you have over \$1,000 in outstanding collections.
- 4) If you have filed bankruptcy and it has not been discharged for a period of two years.
- 5) If you have filed more than one bankruptcy.
- 6) If your income cannot support a maximum debt ratio of 43% including possible home payments
- 7) If there is no need as defined by the Homeownership Program Selection Criteria.
- 8) If you have a lower income than our minimum requirements:

Family Size	Income Range
1	\$12,350 – \$24,660
2	\$14,100 - \$28,200
3	\$15,850 - \$31,740
4	\$17,600 - \$35,220
5	\$19,050 - \$38,040
6	\$20,450 - \$40,860
7	\$21,850 - \$43,860
8	\$23,250 - \$46,500

- 8) If you have an income high enough to purchase a house through conventional methods:

Family Size	Suggested Max. Annual Income*
1	\$32,900
2	\$37,600
3	\$42,300
4	\$46,950
5	\$50,750
6	\$54,500
7	\$58,250
8	\$62,000

\* These guidelines change annually the amounts shown may not be current.

**These incomes are suggested guidelines only; we reserve the right to accept or deny each program application on a case-by-case scenario and based on need.**



## **Important Policies and Considerations**

Board program approved Homeownership Partners are offered home locations in accordance with the following policy:

- A Homeownership Partner may **turn down** a home site offered by Habitat staff **once** without it affecting the partner's place on the waiting list.
- The second turndown results in the Homeownership Partner being placed on the bottom of the waiting list. The further down a partner is on the waiting list, the longer they will have to wait for a home.
- The third time a Homeownership Partner turns down a home site offered by Habitat; they are taken off the waiting list and are no longer eligible for a Habitat home.
- Habitat takes into consideration the locations preferred by the Homeownership Partner's on the waiting list before they make the Homeownership Partner a home site offer. However, it should be noted that Habitat will build homes where it can find affordable land.
- Since some of the materials used to build Habitat homes are donated, a Homeownership Partner may have limited choices as to the color of carpet, paint, floor, etc.
- Habitat homes are well-built, sturdy homes that are structurally safe and worth more than the selling price. We build according to the number of persons in the home. Parent(s) will have one bedroom while two children of the same sex may share a bedroom.
- Habitat builds from a standard house design. 3 bedroom homes have one bath, and 4 or 5 bedroom homes have 2 baths. Each plan has a kitchen, which includes a range, refrigerator, washer and dryer hookups, small dining area and living room. Once Genesee County Habitat for Humanity sells the home to the family, they may alter the home in any manner that is within the protective covenants and consistent with applicable laws. Habitat will build the standard home for each family.

### **Important Information**

**The Fair Housing Act and the Equal Credit Opportunity Act prohibit discrimination in the sale, rental, financing, advertising and availability of housing and housing financing because of race, color, religion, sex, age, national origin, disability, familial status, marital status or whether or not a person receives public assistance.**

**Title VI of the Civil Rights Act of 1964 states that no person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.**



## Application Items Needed Important

**We will need a few additional pieces of information for your homeownership program application packet to be complete.**

Please include this information on your program application package.

- **Please show a full 2-year residence history on the application.**  
*Month and year, you moved in and out of all addresses.*
- **Please add a two-year stable income history.**  
*Month, day and year you began and ended any jobs, or received income from any source. Include phone numbers of each employer - directory assistance numbers, please.*
- **Please include the Social Security number (verify for accuracy), date of birth, marital status, number of dependents (if any) and ages for each applicant.**
- **Please list all income you receive and wish to be included in qualifying for the Habitat Homeownership Program.**

NOTE: You are not required to disclose any income from alimony, child support, or public assistance unless you would like us to include this income in qualifying you for the Habitat Program.

- Please verify the declaration questions and make any necessary changes
- Complete the government monitoring section completed on the bottom of the page.
- Please sign and date the application.

Additional Information needed to be submitted with your program application package:

1. Bank statements - all accounts - for the past 60 days.
  - Included in return package?    Yes                      No
  
2. Pay stubs (if currently employed) - minimum of 2 from within the past 30 days for each applicant.
  - Included in return package?    Yes                      No
  
3. W-2's - for all employers of the past 2 years for each applicant, as applicable.
  - 2016 Included in return package?    Yes                      No
  - 2017 Included in return package?    Yes                      No
  
4. Federal tax returns with all schedules:
  - 2016 federal tax returns with all schedules included in return package?    Yes                      No
  - 2017 federal tax returns with all schedules included in return package?    Yes                      No



*If any Program applicant wants to use any of the following income to qualify for the Habitat Program, please provide the following:*

- Does any applicant receive income for Food Assistance?                      Yes                      No

*1. If Yes, please send a copy of the letter showing the amount of monies received in food assistance.*

- Does any applicant receive income from FIA?                      Yes                      No

*1. If Yes, please send a copy of the letter from FIA showing the amount you will receive.*

- Does any applicant receive alimony?                      Yes                      No.

*1. If Yes, please send a 12-month history of income received for alimony and proof of the support order from the court.*

- Does any applicant receive income for Child Support?                      Yes                      No

*1. If Yes, please send a copy of a 12-month history of income received from Friend of the Court.*

- Does any applicant receive Social Security benefits?                      Yes                      No

*1. If Yes, please provide the most recent award letter, and 2016 and 2017 1099's.  
2. If under retirement age and receiving Social Security benefits, we should have documentation that the benefit will continue for a minimum of 3 years.*

- Does any applicant pay Child Support?                      Yes                      No

*1. If Yes, please send a copy of a 12-month history of payment of child support from Friend of the Court.*



Affiliate of Distinction 2015-2019

**Once the Program application packet is completed, schedule an appointment with our Homeowner Services Director, Jason Smith, who can be reached at (810) 766-9089 ext. 212, or [homeowner@geneseehabitat.org](mailto:homeowner@geneseehabitat.org)**

**At your appointment, you will be going over the completeness and accuracy of your application.**

**If you have any questions,  
please call Jason at (810) 766-9089 ext. 212**

After the Habitat program application is completed, turned in, and processed, your program application will be submitted to the Board of Directors for approval or denial, which is the only group that can approve you for homeownership with our program. The entire program application process is expected to take about 1-3 months, as the Board of Directors does not meet monthly. You will receive written notice of materials received and status update every 30 days.

*Genesee County Habitat for Humanity provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.*





Genesee County Habitat for Humanity  
 101 Burton Street  
 Flint, MI 48503  
 810-766-9089

# 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																																																
<b>Applicant's name</b>	<b>Co-applicant's name</b>																																																
Social Security number _____	Social Security number _____																																																
Home phone _____ Age _____	Home phone _____ Age _____																																																
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<b>Dependents and others who will live with you (not listed by co-applicant)</b>	<b>Dependents and others who will live with you (not listed by co-applicant)</b>																																																
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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	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
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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 this job	Name and address of <b>CURRENT</b> employer	Years on this 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 this job	Name and address of <b>LAST</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

**7. MONTHLY INCOME**

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

**PLEASE NOTE:**

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

**HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE**

Name	Income source	Monthly income	Date of birth

**8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

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**9. ASSETS**

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

**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, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
<b>Total</b>	\$	\$		\$	\$	

**MONTHLY EXPENSES**

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

**11. DECLARATIONS**

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

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

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

## 12. AUTHORIZATION AND RELEASE

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

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

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

Applicant signature	Date	Co-applicant signature	Date
X _____	_____	X _____	_____

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

## 13. RIGHT TO RECEIVE COPY OF APPRAISAL

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

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

## 14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

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

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

## EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with an office for the East Central Region, 600 Pennsylvania Ave., NW Washington, DC 20580 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.

Applicant(s):

X \_\_\_\_\_

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

Date: \_\_\_\_\_

X \_\_\_\_\_

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

Date: \_\_\_\_\_