

Application

Habitat Homeownership Program

Habitat for Humanity serving Winona County

126 N Baker St Winona, MN 55987 507-457-0003 | habitatwinona.org



Dear Applicant: Please complete this application for the Habitat for Humanity homeownership program truthfully, completely and accurately.

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.

All information y	ou include on this application will be	e maintained	l in accord	ance with our privacy policy.			
Type <u>of</u> credit	ype 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. AF	PLICANT	Γ INFORMATION			
	Applicant			Co-applica	nt		
Applicant's name:			Co-applicant's name: Alternative and former names:				
Home phone () Cell phone () Work phone () Age	number	orced, widowed,	civil union,	Social Security number	d/yyyy) d (single, divorced, wi	idowed, civil u	union,
Name	d others who will live with you: Age		Female	Dependents and others who will live with your Name	Age	Male Fer	
	(street, city, state, ZIP code): Ow	/n □ Rent		Present address (street, city, state, ZIP code Number of years:	e):] Rent	
If you have	ve lived at your present address for	less than tv	vo years, o	complete the following, for all addresses du	uring the past tw	vo years:	
Previous address Number of years	<u> </u>			Previous address(es) (street, city, state, ZIP	code): Own	☐ Rent	t
				Date of board approval: Date of partnership agreement:			

1B. MILITAR	RY SERVICE
Did you (or your deceased spouse) serve, or are you currently serving, in the L	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 servi	ce/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	o Armod Forces 2
Is anyone else in your household serving, or did they serve, in the United State	s armed Forces? Lifes Lino
If yes, check all that apply: □ Currently serving on active duty with projected expiration date of servi	ice/tour/ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service	ce/tour/(fillfi/dd/yyyy)
☐ Only period of service was as a non-activated member of the Reserve	e or National Guard
2. WILLINGNES	S TO PARTNER
To be considered for the Habitat homeownership program, you and your	I AM WILLING TO COMPLETE THE REQUIRED
household members must be willing to complete a certain number of "sweat-	SWEAT-EQUITY HOURS:
equity" hours, which may include hours spent helping to build your home and	Yes No
the homes of others, attending homeownership classes, and/or other approved activities.	Applicant
approved activities.	Со-аррисант
3 PRESENT HOUS	SING CONDITIONS
	Sinc Constitions
Currently, are you: \square Renting \square Rent-free \square Own Number of bedrooms (please circle): 1 2 3 4	5
Other rooms in the place where you are currently living:	☐ Bathroom ☐ Living room ☐ Diningroom
Other (please describe):	
In the space below, describe the condition of the house or apartment where	e you live. Why do you need a Habitat home?
and open solon, account the container of the record of apartment into the	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
If you rent your current residence, please supply a copy of you bank statement or canceled rent	our lease and a copy of the most recent money order receipt, check to evidence rent payment.
Name, address and phone number of current landlord:	
4 DDODEDTV	INFORMATION
☐ I do not own any real estate (move to Section 5).	INFORMATION
If you own your residence, what is your monthly mortgage payment (including	
insurance, etc.)? \$/month Unpaid balance \$	Monthly payment (including taxes, insurance, etc.) \$
If you wish your property to be considered for building your Habitat home, pleas Note: A separate approval process will apply with respect to any such requests through the Habitat program.	

5. EMPLOYMENT INFORMATION					
Applicant		Co-a	applicant		
☐ Does not apply.		□ Do	es 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 o	current job less than one y	ear, complete the following inform	ation.		
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 ☐ I have an ownership share of less than 2. Monthly income (or loss) \$	ownership share of 25% or more.	applicants wil	FE: Self-employed I be required to provide cuments such as tax nancial 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 Ioan	\$	\$		\$	\$	
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	\$	\$	\$		

Please check the box beside the word that best answers the following questions for you and the co-applicant Applicant Co-applicant					
10. DECLARATIONS					
Total	\$	\$	\$		
Other	\$	\$	\$		
Other	\$	\$	\$		
Entertainment	\$	\$	\$		
Food and essential supplies	\$	\$	\$		
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$		
Union dues	\$	\$	\$		
Business expenses	\$	\$	\$		
Land line	\$	\$	\$		
Land line	\$	\$	\$		

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	r.	

11. AUTHORIZATION, AGREEMENT AND RELEASE

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

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

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

Applicant signature	Date	Co-applicant signature	Date
X		x	

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

12. RIGHT TO RECEIVE COPY OF APPRAISAL

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

Applicant's name	Co-applicant's name

13. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

☐ By mail

☐ By telephone

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-appli	cant
Ethnicity (check one or more): Hispanic or Latino Mexican Puerto Rican Cul Other Hispanic or Latino – Origin: For example: Argentinean, Colombian, Do 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 Other Hispanic or Latino – Origin: For example: Argentinean, Colombia Salvadoran, Spaniard, and so on. Not Hispanic or Latino I do not wish to provide this informatio	-
Sex: ☐ Female ☐ Male ☐ I do not wish to	provide this information	Sex: □ Female □ Male □ I do not	wish to provide this information
		☐ Black or African American ☐ Native Hawaiian or Other Pacific Islan	☐ Filipino ☐ Vietnamese ai, Pakistani, Cambodian, and so on. der an or Chamorro ☐ Samoan
For example: Fijian, Tongan, and so on. White		For example: Fijian, Tongan, and so	on.
☐ I do not wish to provide this information		☐ I do not wish to provide this informatio	n
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?			
This application was taken by: □ Face-to-face interview (included electronic media w/video component)	Interviewer's name (print or ty	pe)	Interviewer's phone number 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: __

Equal Credit Opportunity Act (ECOA) Notice

The attached ECOA notice should be provided to all applicants with the application for the Habitat homeownership program in order to communicate the right to require certain income information from applicants for the Habitat program.

Purpose and background: Because Habitat for Humanity homeownership and loan programs qualify as Special Purpose Credit Programs under the Equal Credit Opportunity Act, Habitat can request and consider certain information about income that other lenders may not be allowed to request and consider in connection with their loan programs without providing certain disclosures and options for the applicant to decline to provide that information.

Although federal law allows Special Purpose Credit Programs to request and consider this information to determine eligibility for their programs, the law does not explicitly provide an exemption from the disclosure.

Accordingly, in order to avoid any confusion by Habitat applicants about their rights and obligations to provide this information, we recommend that Habitat affiliates provide the customary disclosure together with the explanation for Habitat's right to consider that information in evaluating applications for the Habitat program. Please see the attached sample ECOA notice.

Affiliate instructions: The Habitat affiliate needs to fill in the address for the FTC regional office for the region in which the affiliate is located. To find the appropriate regional office for the FTC, please check the FTC website: ttc.gov/about-ftc/bureaus-offices/regional-offices.

Provide two copies of the ECOA notice to the applicant with the application.

Each applicant and co-applicant, if any, should sign and date the ECOA notice to acknowledge receipt, and return the signed copy to Habitat with the written application.

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 Federal Trade Commission Regional Office for the Midwest region, by phone at 877-FTC-HELP (382-4357), or by mail to the Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Ave. NW, 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):	
X	X
Print name:	Print name:
Date:	Date: