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To be considered for the Habitat Homebuyer program, you and your household members must be willing to complete “sweat equity” hours. A single adult household must complete 200 hours, and a two adult household must complete 400 hours. This will include hours spent building your home, building the homes of others, doing lot maintenance, attending homeownership classes, and other approved activities.

**\*\*Most sweat equity hours – INCLUDING BUILD DAYS – occur during the week\*\***

This means you will have to find ways to manage your schedule to complete these hours.

Applicant:

Are you willing to meet the “Sweat Equity” requirement?

YES     NO

Co-Applicant:

Are you willing to meet the “Sweat Equity” requirement?

YES     NO

**8b. DOWN PAYMENT**

During this program you will be responsible for a down payment (minimum of \$2,220) made prior to closing on your new home. The Family Services Coordinator will provide more information if you are accepted into the program.

You have several payment options for a down payment:

- Paying a smaller amount each month and paying one larger payment before closing
- Paying the same amount each month for 12 months that will total your down payment
- Paying the full amount all at once

Applicant:

Are you willing to meet the down payment requirement?

YES     NO

Co-Applicant:

Are you willing to meet the down payment requirement?

YES     NO

**9a. RIGHT TO RECEIVE COPY OF APPRAISAL**

This is to notify you that if you qualify for the homebuyer 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.

Applicants name: \_\_\_\_\_ Co-Applicant’s name: \_\_\_\_\_

**10. UNMARRIED ADDENDUM**  
For borrowers selecting the "unmarried" status

If you selected "unmarried" in Section 1:

Are you legally married?

Applicant:  No  Yes

Co-Applicant:  No  Yes

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?

Applicant:  No  Yes

Co-Applicant:  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.

Applicant:

Civil union  Domestic partnership  Registered reciprocal beneficiary relationship

Other (explain): \_\_\_\_\_

State: \_\_\_\_\_

Co-Applicant:

Civil union  Domestic partnership  Registered reciprocal beneficiary relationship

Other (explain): \_\_\_\_\_

State: \_\_\_\_\_

Applicant:

Co-Applicant:

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

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

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

## 11. 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 in the Midwest region (Chicago), or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

By phone: 877-FTC-HELP (382-4357)

By mail: Consumer Response Center  
Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington DC 20580

Online: <https://reportfraud.ftc.gov/#/>

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 Homebuyer program.

Applicant:

Co-Applicant:

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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

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

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

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



GENERAL RELEASE

I/We certify that all the information on this application and accompanying documentation is true and correct to the best of our knowledge. I/we understand that false or misleading information may be grounds for rejection of the application. Furthermore, it is understood that the completion of this application does not guarantee that I/we will receive housing through the Greater Fox Cities Area Habitat for Humanity. I give permission to the Greater Fox Cities Area Habitat for Humanity to check any and all information, including but not limited to previous housing history, employment, and credit/payment history included herein. I give permission to Greater Fox Cities Area Habitat for Humanity to check my credit rating, criminal record, and sexual offender registry. I understand that by completing this application, I am submitting to all such inquiries.

To my creditor:

I/We authorize you to provide Habitat for Humanity any and all information and documentation they request. Such documentation may include, but is not limited to, the following types of information:

1. Employment history
2. Credit history and reports
3. Balances on savings accounts, checking accounts, etc.
4. Payment history and delinquencies
5. Amounts owed on accounts
6. Cash values on life insurance policies and other investment or retirement savings
7. Security agreements and pledges for purpose of security
8. Loan amounts, terms, payment schedules, etc.
9. Copies of tax returns or W2 forms
10. Criminal background check (PACER, CCAP, etc....)
11. National Sexual Offender Registry check (NSOPW)
12. Social security awards, residency verification and child support if applicable
13. Any other documents pertaining to my financial, credit and liability circumstances

Applicant's name	Last 4 digits Soc Sec #	Applicant's name	Last 4 digits Soc Sec #
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Applicant's signature	Date	Applicant's signature	Date
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We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity through 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, family status or national origin.



**INFORMATION FOR GOVERNMENT REPORTING PURPOSES**

Please read this statement before completing the box below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender’s compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant:	Co-Applicant:
<input type="checkbox"/> I do not wish to furnish this information  Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____  Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  Birth date: ____/____/_____  Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____  Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male  Birth date: ____/____/_____  Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)

