



NOTICE:

This is a **Homeownership Program** application. Habitat is seeking **3 eligible homebuyers and 3 alternate homebuyers** to purchase Habitat built homes on Spurlock Street in Alcoa, Tennessee.

The homeownership program is competitive. Program applications will be reviewed until **3 homebuyers and 3 alternate homebuyers** are pre-approved.

Habitat offers **monthly application workshops** for applicants or those with questions. The workshop is optional and open to all interested individuals. Workshop details are below. Please contact Habitat directly if you would like to attend, 865-982-8717.

Monthly Application Workshop

Who: Applicants and Interested Individuals

When: 1st Monday of the Month
6:00 pm – 7:00 pm
Please RSVP by 4pm Friday

Where: Habitat Main Office

Topics: Application Process, Program Requirements, Q&A

Main Office:

Blount County Habitat for Humanity
1017 Hampshire Drive
Maryville, TN 37801

Phone: 865-982-8717

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, 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, Federal Trade Commission, Suite 1500, 225 Peachtree Street, NE Atlanta, GA 30303] or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing regarding race, color, national origin, religion, sex, familial status, marital status, income from public assistance, handicap or because a right was exercised under the Consumer Credit Protection Act.



Re: Homeownership Program Application

Dear Applicant,

Blount County Habitat for Humanity (Habitat) appreciates your interest in the Homeownership Program. Homeownership Program participants work toward purchasing a home with an affordable home loan. Remember, this is a big investment of your time, energy, and money. Please think carefully when deciding if this program is right for you and your household.

This application is for eligible homebuyers interested in purchasing a 1,232 square foot 3 bedroom, 2 bath home to be built on Spurlock Street, Alcoa. Habitat buyers purchase their home with a third-party mortgage loan through USDA Rural Development or Fahe JustChoice Lending.

It is important you understand that **Habitat can only assess complete applications** and on a first-qualified, first-served basis. This means we cannot process your application if any supporting documents are missing.

You will find your application, supplemental forms, and supporting document checklist in this packet. Please read and complete each form carefully. Misinformation or missing information can lead to your program disqualification.

Application workshops are offered the 1st Monday of the month (see the enclosed flier). Please call and sign up to attend the workshop, 865-982-8717.

Application Submission:

1. Complete the application including documents listed on the "Application Checklist"
 - a. Some forms may only require your signature.
 - b. If the form is highlighted, please only complete the highlighted part(s).
2. Submit your application in-person.
 - a. Call to schedule your application submission, 865-982-8717, option 4.
3. Include \$25 check or money order application fee made out to Habitat. No cash will be accepted.

Application Process:

1. Express a **willingness to partner** by submitting a complete application with supporting documents (see Application Submission above), then...
2. Demonstrate **ability to pay** an affordable mortgage through the underwriting process (completed by Habitat), then...
3. Demonstrate **need for housing** through an in-home visit with 2 Homebuyer Selection volunteers, then...
4. Final pre-approval from Habitat's Board of Directors.

Applications must be returned in person by the applicant during office hours, Monday-Friday 8:30 am until 4:30 pm. Please call to schedule a time to submit your application, 865-982-8717, option 4.

If you have questions after reading the application materials, please consider attending the monthly application workshop (see enclosed flier). We want to make sure your questions are answered.

Sincerely,

Tiffany Kaun
Homeownership Program Coordinator





**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)

**U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410**

FACTS

WHAT DOES BLOUNT COUNTY HABITAT FOR HUMANITY DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Blount County Habitat for Humanity chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Blount County Habitat for Humanity share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

865-982-8717

What we do

<p>How does Blount County Habitat for Humanity protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Blount County Habitat for Humanity collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your income information ■ give us your employment history or give us your contact information ■ show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Blount County Habitat for Humanity has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Service First Information Solutions, LLC, USDA Rural Development, FAHE/JustChoice Lending, Blount Title Agency, Grant Providers including but not limited to THDA and FHLB.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Blount County Habitat for Humanity doesn't jointly market</i>

Other important information

We are dedicated to protecting your privacy. If you have questions concerning our Notice, you may call Blount County Habitat for Humanity at 865-982-8717 between the hours of 8:30 a.m. and 4:30 p.m., EST, Monday through Friday.

By signing below I (we) acknowledge receiving a copy of this disclosure.

Borrower

Date

Borrower

Date



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, 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 (FTC), with offices at: FTC Regional Office for the Southeast region, Suite 1500, 225 Peachtree St. NE, Atlanta, GA 30303 <https://www.ftc.gov/about-ftc/bureaus-offices/regional-offices/southeast-region> 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 work with Special Purpose Credit Programs, 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 Homebuilder Program.

Applicant(s):

Print Name: _____
Date: _____

Print Name: _____
Date: _____



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Blount County Habitat for Humanity
1017 Hampshire Drive
Maryville, TN 37801

GENERAL AUTHORIZATION

I hereby authorize **Blount County Habitat for Humanity** to verify my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my mortgage application.

I further authorize **Blount County Habitat for Humanity** to order a mortgage credit report and verify all other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this document shall also serve as an authorization to provide the information requested.

The information obtained is only to be used in the processing of my mortgage loan application.

Borrower

Date

Social Security Number

Co-Borrower

Date

Social Security Number



Application Checklist

Homeownership Program



We are pledged to the letter and spirit of U.S. policy for achievement of equal housing opportunity. 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.

Include copies of the following documents with your application.
 Check the "Not Applicable" for each item that does not relate to you.
 Your application cannot be processed without all applicable documents.

✓ If Included		✓ If Not Applicable
	Credit Report Fee: \$25 check or money order. NO CASH.	
	Signed Authorization to Release Information	
	Valid State Issued ID AND Social Security Card for photocopying	
	Income tax statements, W2s, 1099s, 1098s, and all schedules for the past 2 years (signed)	
	Current year Profit-and-Loss statement if self employed	
	6 Most recent paystubs for ALL household members	
	2 most recent consecutive full-monthly statements for ALL financial accounts (checking, saving, retirement, etc.).	
	Proof of life insurance- including current cash value	
	Divorce Documents- Most recent only if divorced more than once	
	Alimony Payment Forms for household	
	Child Support Order AND 12 month Payment History Forms for household	
	Pension Payment Forms for household	
	Disability Benefit/Payment Forms for household	
	SSI Benefit/Payment Forms for household	
	Social Security Benefit/Payment Forms for household	
	Current lease AND rent payment receipt	
	Signed Privacy Notice, ECOA Notice, Demographic Information Addendum(s)	
	Additional Household Member Authorization- for non-applicant adult household members	

PLEASE NOTE: Your application cannot be processed without the required documents.

Applicant's Name	Co-Applicant's Name
Date	Date



Blount County Habitat
1017 Hampshire Drive
Maryville, TN 37801
Phone: 865-982-8717



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Application

Homeownership Program

Instructions: 1. Fill out each section of this program application fully and accurately. 2. **Mark through any section that does not apply to you.** 3. Use Page 7- Application Addendum for more space to complete any part of the application. 4. All application information is maintained in accordance with our privacy policy.

Type of Credit: I am applying for individual credit joint credit

Total number of borrowers: _____

Each borrower intends to apply for joint credit. **Borrower initials:** _____

1. APPLICANT INFORMATION

Applicant's Legal Name:	Veteran: Yes or No	Co-Applicant's Legal Name:	Veteran: Yes or No
Years of School Completed:		Years of School Completed:	
Date of Birth:	Social Security #:	Date of Birth:	Social Security #:
Email Address:	Home/Cell Phone:	Email Address:	Home/Cell Phone:
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (widow, divorced, etc.)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (widow, divorced, etc.)	

Dependents and others living with you:

Name	Relationship	Date of Birth

Home Address: (Street, City, State, Zip Code) Own Rent # Years _____ Rent\$ _____

If living at Current Address for Less Than 3 Years, Complete the Following

Home Address: (Street, City, State, Zip Code) Own Rent # Years _____ Rent\$ _____

2. WILLINGNESS TO PARTNER

All households must complete a certain amount of "sweat equity" hours. Sweat Equity includes time spent building homes and may include clearing lots, painting, construction, work at the Habitat ReStore or Office, homebuyer education classes, monthly financial mentoring, and other approved activities (reasonable accommodations will be made for participants with a disability).

I AM WILLING TO COMPLETE REQUIRED SWEAT EQUITY HOURS: **Applicant** Yes No **Co-Applicant** Yes No

3. FOR OFFICE USE ONLY– DO NOT WRITE IN THIS SPACE

Date Received: _____	Received By: _____	Date Application Complete: _____
Date of Notice of Incomplete App letter: _____		Date of Home Visit: _____
Date of Adverse Action: _____		Date BOD: <input type="checkbox"/> Pre-Approve <input type="checkbox"/> Adverse Action _____

4. EMPLOYMENT INFORMATION

Last 2 years of employment history. Use Page 7 "Application Addendum" if you need more space.

Applicant		Co-Applicant	
Name and Address of Current Employer	Start/End Dates	Name and Address of Current Employer	Start/End Dates
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/weekly hours	Job Title	\$ per hour/weekly hours
Supervisor	Phone	Supervisor	Phone

If Working at Current Job Less Than 2 Years, Complete the Following Information

Name and Address of Former Employer	Start/End Dates	Name and Address of Former Employer	Start/End Dates
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Job Title	\$ per hour/weekly hours	Job Title	\$ per hour/weekly hours
Supervisor	Phone	Supervisor	Phone

5. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	3. Others in Household	Monthly Bills	Monthly Amount
Base Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance- Car	
SSI				Insurance- Life	
Disability				Insurance- Health	
Alimony				Child Care	
Child Support				Average Credit Card Payment	
Other: _____				Student Loans	
Other: _____				Alimony/Child Support	
Total	\$	\$	\$	Total	\$

- Self-employed applicant(s)** must provide a current year profit- and-loss statement.
- Provide **copies of all income verification** with this application.
- If more space is needed**, then use pg. 7 "Application Addendum".

4. List additional household members with income:

Name	Age	Monthly Income
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

6. ASSETS

List ALL Checking, Savings, Whole Life Insurance, Retirement (IRA, 401(k), etc.) Accounts Below

Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:
Account Number: Balance \$	Account Number: Balance \$
Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:	Name & Address of Bank, Credit Union, Whole Life Ins , Retirement:
Account Number: Balance \$	Account Number: Balance \$

Include a copy of the 2 most recent, consecutive full-month bank or account statement for each account listed.

Do you own a:	Yes	No	Do you own a:	Yes	No	Make/Model	Year
Boat	<input type="checkbox"/>	<input type="checkbox"/>	Auto/Motorcycle (#1)	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Home/RV	<input type="checkbox"/>	<input type="checkbox"/>	Auto/Motorcycle (#2)	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
Land/House (circle)	<input type="checkbox"/>	<input type="checkbox"/>					

Please use Page 7 "Application Addendum" if you need more space for any section.

7. DEBT

To Whom Does the Applicant and Co-Applicant Owe Money?

COLUMN 1	COLUMN 2																		
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Car(s)</td> <td style="border: none;">Monthly Payment</td> <td style="border: none;">Unpaid Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td colspan="2" style="border: none;"></td> </tr> </table>	Car(s)	Monthly Payment	Unpaid Balance	Mos. Left to Pay:			<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Cell Phone Contracts</td> <td style="border: none;">Monthly Payment</td> <td style="border: none;">Unpaid Balance</td> </tr> <tr> <td style="border: none;">\$</td> <td style="border: none;">\$</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td colspan="2" style="border: none;"></td> </tr> </table>	Cell Phone Contracts	Monthly Payment	Unpaid Balance	\$	\$		Mos. Left to Pay:					
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\$	\$																		
Mos. Left to Pay:																			
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; border: none;">Furniture, Appliances and Televisions</td> <td style="border: none;">Monthly Payment</td> <td style="border: none;">Unpaid Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td colspan="2" style="border: none;"></td> </tr> </table>	Furniture, Appliances and Televisions	Monthly Payment	Unpaid Balance	Mos. Left to Pay:			<table style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #cccccc;"> <td colspan="3" style="text-align: center;">Other Money You Owe</td> </tr> <tr> <td style="width: 30%; border: none;">Name and Address of Company</td> <td style="border: none;">Monthly Payment</td> <td style="border: none;">Unpaid Balance</td> </tr> <tr> <td style="border: none;">Mos. Left to Pay:</td> <td colspan="2" style="border: none;"></td> </tr> </table>	Other Money You Owe			Name and Address of Company	Monthly Payment	Unpaid Balance	Mos. Left to Pay:					
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Mos. Left to Pay:																			
Other Money You Owe																			
Name and Address of Company	Monthly Payment	Unpaid Balance																	
Mos. Left to Pay:																			
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Mos. Left to Pay:																			
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Medical	Monthly Payment	Unpaid Balance																	
\$	\$																		
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Column 1: Subtotal of Payments	\$	/month																	
Total Monthly Expenses	\$	/month																	

10. DECLARATIONS

If you answer “Yes” to any questions “A” through “I” you must use Page 7- Application Addendum- to explain.

Please check the box beside the word that best answers the following questions.	Applicant	Co-applicant
A. Are there any outstanding judgements 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 declared bankruptcy within the past 7 years? If yes, what type(s) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Are you party to a lawsuit in which you potentially have any personal financial liability?	<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 judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee.) If “Yes”, provide details including date, name, and address of lender, FHA or VA case number, if any, and reasons for the action on Page 7- Application Addendum.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
F. Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If “Yes”, give details as described in question E above.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
G. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
H. Is any part of the down payment borrowed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
I. Are you a co-signer, co-maker, or guarantor on any debt of loan that is not disclosed in this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
J. Are you a U.S. Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
K. Are you a permanent resident alien?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
L. Have you applied to Habitat before?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
M. Do you plan to live at this property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
N. Have you had an ownership interest in property in the last 3 years? i. What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)? ii. How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="checkbox"/> Yes <input type="checkbox"/> No i. _____ ii. _____	<input type="checkbox"/> Yes <input type="checkbox"/> No i. _____ ii. _____

Remember, provide explanations for “Yes” answers to questions A through I on Page 7- Application Addendum.

11. AUTHORIZATION AND RELEASE

Applicant and Co-Applicant must read and initial each statement below. Signatures are required at the bottom of the page.

I understand that by completing this application, I am authorizing Blount County Habitat for Humanity to assess my need for housing, willingness to partner through the homeownership program, and ability to repay an affordable home loan. This assessment includes the evaluation of my ability to qualify for an affordable mortgage and other expenses of homeownership. I understand that the evaluation will include personal visits, a credit check, landlord verification, employment verification, tax filings, and other income verification. I understand by completing this application and signing I am giving permission for HABILITAT to request a credit report. 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, even if I have already been pre-approved for the Habitat homeownership program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not pre-approved. _____ **(Applicant/Co-Applicant Initials Required)**

I understand Habitat screens all potential staff (paid and unpaid), board members, and homeownership program applicants on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on this application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the application to a criminal background check. Additional household members 18 years of age or older who are non-applicants must execute a separate permission form. _____ **(Applicant/Co-Applicant Initials Required)**

I understand the Homeownership Preparatory Program is separate from the Homeownership Program. I understand if I am not eligible for the Homeownership Program Habitat may refer me to the Homeownership Preparatory Program or another community organization providing Homebuyer Education. _____ **(Applicant/Co-Applicant Initials Required)**

I understand the Loan Packaging Program is separate from the Homebuilder program. I _____ **consent** _____ **do not consent** to Habitat screening me for the Loan Packaging Program if I am determined ineligible for the Homeownership program. **(Applicant/Co-Applicant Initials Required)**

I understand Homeownership Program buyers are required to complete sweat equity. This includes time spent building homes and may include clearing lots, painting, construction, work at the Habitat ReStore or Office, homebuyer education classes, monthly financial mentoring, and other approved activities. Reasonable accommodations will be made for participants with a disability. _____ **(Applicant/Co-Applicant Initials Required)**

I understand Homeownership Program participants work with Habitat to apply for a mortgage from USDA Rural Development or Fahe/JustChoice Lending. Habitat does not work for USDA Rural Development (the Agency) or Fahe/JustChoice Lending; we are an outside loan application packager. We do not guarantee that your loan application will be approved or funded by the Agency or Fahe/JustChoice Lending. _____ **(Applicant/Co-Applicant Initials Required)**

I understand buying a home includes closing costs. All Homeownership Program buyers are required to save a buyer's contribution that is applied to the buyer's closing costs. You may be able to finance additional closing costs in the 1st mortgage loan. You may be eligible for a closing costs assistance grant. Closing costs financing, grants, or assistance are not guaranteed. Eligibility is determined at the time of loan application and confirmed during the final underwriting. USDA Rural Development 502 Direct loan closing costs include a packaging fee. If I use a 502 Direct loan, For Habitat's packaging services, I may pay a loan application packaging fee of no more than \$2,000. The fee is due only if USDA approves the loan and the loan closes. _____ **(Applicant/Co-Applicant Initials Required)**

I understand my lender may eventually order an appraisal to determine the property's value and charge me for this appraisal. I understand that I am entitled to a copy of the appraisal and will promptly receive a copy even if the loan does not close. _____ **(Applicant/Co-Applicant Initials Required)**

X _____ X _____

Applicant Signature

Date

Co-Applicant Signature

Date

PLEASE NOTE: If more space is needed to complete any part of this application, please use Page 7- Application Addendum- or a separate sheet of paper and attach it to this application. Mark your additional comments "A" for Applicant and "C" for Co-Applicant.

APPLICATION ADDENDUM

Please Note: Use this page if you need more space to complete any part of this application. If you need more space, please attach a sheet of paper to this application.

Mark your comments with “A” for Applicant and “C” for Co-Applicant.

Applicant’s Name: _____ **Co-Applicant’s Name:** _____

Additional Household Member Authorization

I understand someone within my household has applied for the Blount County Habitat for Humanity Homeownership Program.

I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and home repair and homeownership program applicants on the sex offender registry. I further understand it is a requirement of the program that all household members 18 years of age and older submit to sex offender registry screening.

I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and home repair and homeownership program applicants with a criminal background check. I further understand it is a requirement of the program that all household members 18 years of age and older submit to a criminal background check.

I understand that by completing this form, I am submitting myself, as a household member of an applicant, to a sex offender registry check and criminal background check.

Household Member Full Legal Name– Print: _____

Birthdate (MM/DD/YY): _____

Household Member Signature: _____ **Date** _____

ADDITIONAL COMMENTS

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. 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.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print 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

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print 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 - *Print race:* _____

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
- Telephone Interview
- Fax or Mail
- Email or Internet

Borrower Name: _____

Initials: _____

Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. 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.

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- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - *Print origin:* _____
- Not Hispanic or Latino
- I do not wish to provide this information

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____
- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese
 - Other Asian - *Print 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 - *Print race:* _____

For example: Fijian, Tongan, and so on.
- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (*includes Electronic Media w/ Video Component*)
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- Fax or Mail
- Email or Internet

Borrower Name: _____

Initials: _____