Blount County
Habitat
for Humanity®

# 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 Tuesday 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.

# PROGRAM OVERVIEW

Blount County Habitat for Humanity®

Thank you for your interest in our homeownership program.

**PLEASE REVIEW THE REQUIREMENTS AND**

EQUAL HOUSING OPPORTUNITY

## General Requirements

- **Applicant(s) must have resided in Blount County for the last 12 months prior to application submission.**
- **Applicant(s) must be a legal resident of the United States.**
- **Household income at or below 80% area median income determined by HUD. For more information, please see Income limits below.**
- **No ownership interest in a home for the last 3 years.**
- **No member of a household may be required by any jurisdiction to register as a sex offender**
- **No household member 18 years old or older may be convicted of certain drug or violent criminal offenses (subject to review).**
- **Applicant(s) must meet Key Requirements.**

**2026 INCOME LIMITS (80% AMI)**

| Household Size | Maximum Gross Annual Income |
|---|---|
| 1 | $ 58,100 |
| 2 | $ 66,400 |
| 3 | $ 74,700 |
| 4 | $ 82,950 |
| 5 | $ 89,600 |
| 6 | $ 96,250 |
| 7 | $ 102,900 |
| 8 | $ 109,500 |

## Key Requirements

### HOUSING NEED IS MET IF AT LEAST ONE THE FOLLOWING APPLIES:

Rental cost burdened (paying more than 30% of monthly gross income toward housing cost(s), poor housing conditions, homelessness, or overcrowding.

### ABILITY TO REPAY AN AFFORDABLE MORTGAGE

Is evaluated using financial and household factors, which may include the applicant's credit report, outstanding debt, household income, employment verification, rent verification, and other relevant considerations.

### WILLINGNESS TO PARTNER

Means the buyer completes the program's partnership requirements. This includes earning sweat equity through time spent in homebuyer education classes, financial management volunteering, and participating in construction.

**This overview highlights key requirements; additional requirements may apply.**

## BEFORE YOU SUBMIT: MAKE SURE YOU HAVE EVERYTHING READY

**REVIEW**
**Review your application for completeness and accuracy!**

**CHECK**
**Check that you have all required documentation that is outlined in the application.**

**GATHER**
**Bring any additional documents needed for your application. We'll copy and return them immediately.**

**COPIES**
**We will make copies of your license and social security card at application**

**PAYMENT**
**Bring your $25 application fee. We accept Personal Check, cashier's check or Money Order. No Cash or Credit Cards**

**You Must Make an Appointment to submit your application.**

**Please call Becky at 865-982-8717, option 2**

**To schedule your appointment**

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 Tuesday 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 2.
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 2.

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
Director of Programs



1017 Hampshire Dr. Maryville, TN 37801 **Ph:** 865-982-8717
**Fax:** 865-982-3895 **Email:** tiffany@blounthabitat.org

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 advertising the sale or rental of housing
- In the financing of housing
- In the provision of real estate brokerage services
- In the appraisal 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**

Rev. August 2020

# 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:<br>■ Social Security number and income<br>■ account balances and payment history<br>■ credit history and credit scores<br>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

| | |
|---|---|
| **How does Blount County Habitat for Humanity protect my personal information?** | 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. |
| **How does Blount County Habitat for Humanity collect my personal information?** | We collect your personal information, for example, when you<br>■ apply for a loan or give us your income information<br>■ give us your employment history or give us your contact information<br>■ show your driver's license<br>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>■ sharing for affiliates' everyday business purposes - information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing.<br>See below for more on your rights under state law. |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *Blount County Habitat for Humanity has no affiliates* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *Service First Information Solutions, LLC, USDA Rural Development, FAHE/JustChoice Lending, Blount Title Agency, Grant Providers including but not limited to THDA and FHLB.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ *Blount County Habitat for Humanity doesn't jointly market* |

## 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):

| | |
|---|---|
| X ______________________________ | X ______________________________ |
| Print Name: ______________________ | Print Name: ______________________ |
| Date: ___________________________ | Date: ___________________________ |

**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

Form **4506-T** (April 2025)
Department of the Treasury
Internal Revenue Service

# Request for Transcript of Tax Return

**Do not sign this form unless all applicable lines have been completed.**
**Request may be rejected if the form is incomplete or illegible.**
**For more information about Form 4506-T, visit *www.irs.gov/form4506t*.**

OMB No. 1545-1872

**Tip: Get faster service:** Online at www.irs.gov, **Get Your Tax Record** (Get Transcript) or by calling **1-800-908-9946** for specialized assistance. We have teams available to assist. **Note:** Taxpayers may register to use Get Transcript to view, print, or download the following transcript types: **Tax Return Transcript** (shows most line items including Adjusted Gross Income (AGI) from your original Form 1040-series tax return as filed, along with any forms and schedules), **Tax Account Transcript** (shows basic data such as return type, marital status, AGI, taxable income and all payment types), **Record of Account Transcript** (combines the tax return and tax account transcripts into one complete transcript), **Wage and Income Transcript** (shows data from information returns we receive such as Forms W-2, 1099, 1098 and Form 5498), and **Verification of Non-filing Letter** (provides proof that the IRS has no record of a filed Form 1040-series tax return for the year you request).

**1a** Name shown on tax return. If a joint return, enter the name shown first.

**1b** **First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)**

**2a** If a joint return, enter spouse's name shown on tax return.

**2b** **Second social security number or individual taxpayer identification number if joint tax return**

**3** Current name, address (including apt., room, suite, or inmate no.), city, state, and ZIP code (see instructions)

**4** Previous address shown on the last return filed if different from line 3 (see instructions)

**5** Customer file number (if applicable) (see instructions)

**Note:** Effective July 2019, the IRS will mail tax transcript requests only to your address of record. See **What's New** under **Future Developments** on Page 2 for additional information.

**6** **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ____________________

**a** **Return Transcript,** which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Tax return transcripts for individuals are available for the Form 1040 series. A list of the tax return transcripts that are available for a business can be found at *www.irs.gov/businesses/get-a-business-tax-transcript*. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . . . ☐

**b** **Account Transcript,** which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days . ☐

**c** **Record of Account,** which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days . . . . . . . ☐

**7** **Verification of Nonfiling,** which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days . . ☐

**8** **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days . ☐

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

**9** **Year or period requested.** Enter the end date of the tax year or period requested in mm/dd/yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12/31/2018 for a calendar year 2018 Form 1040 transcript.

| / / | / / | / / | / / |

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ **Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T.** See instructions.

Phone number of taxpayer on line 1a or 2a

**Sign Here**

**Signature** (see instructions) | Date

**Title** (if line 1a above is a corporation, partnership, estate, or trust)

**Spouse's signature** | Date

Section references are to the Internal Revenue Code unless otherwise noted.

## Future Developments

For the latest information about Form 4506-T and its instructions, go to *www.irs.gov/form4506t.* Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

The filing location for the Form 4506-T has changed. **Please see Chart for individual transcripts or Chart for all other transcripts** for the correct mailing location.

**What's New**. As part of its ongoing efforts to protect taxpayer data, the Internal Revenue Service announced that in July 2019, it will stop all third-party mailings of requested transcripts. After this date masked Tax Transcripts will only be mailed to the taxpayer's address of record.

If a third-party is unable to accept a Tax Transcript mailed to the taxpayer, they may either contract with an existing IVES participant or become an IVES participant themselves. For additional information about the IVES program, go to *www.irs.gov* and search IVES.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Purpose of form.** Use Form 4506-T to request tax return information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note:** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Customer File Number.** The transcripts provided by the IRS have been modified to protect taxpayers' privacy. Transcripts only display partial personal information, such as the last four digits of the taxpayer's Social Security Number. Full financial and tax information, such as wages and taxable income, are shown on the transcript.

An optional Customer File Number field is available to use when requesting a transcript. This number will print on the transcript. See Line 5 instructions for specific requirements. The customer file number is an optional field and not required.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart shows two different addresses, send your request to the address based on the address of your most recent return.

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, please include it on this line 3. If you are currently incarcerated, include your inmate identification number, name and address on this line 3.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

**Line 5.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number **should not** contain an SSN. Completion of this line is not required.

**Note.** If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**CAUTION** *You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.*

***Individuals.*** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

***Corporations.*** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

***Partnerships.*** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

***All others.*** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Note:** If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form,** 10 min.; **Preparing the form,** 12 min.; and **Copying, assembling, and sending the form to the IRS,** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526

Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

## Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

| If you filed an individual return and lived in: | Mail or fax to: |
|---|---|
| Alabama, Arizona, Arkansas, Florida, Georgia, Louisiana, Mississippi, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address | Internal Revenue Service<br>RAIVS Team<br>Stop 6716 AUSC<br>Austin, TX 73301<br><br>855-587-9604 |
| Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin | Internal Revenue Service<br>RAIVS Team<br>Stop 6705 S-2<br>Kansas City, MO 64999<br><br>855-821-0094 |
| Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming | Internal Revenue Service<br>RAIVS Team<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409<br><br>855-298-1145 |

## Chart for all other transcripts

| If you lived in or your business was in: | Mail or fax to: |
|---|---|
| Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, A.P.O. or F.P.O. address | Internal Revenue Service<br>RAIVS Team<br>P.O. Box 9941<br>Mail Stop 6734<br>Ogden, UT 84409<br><br>855-298-1145 |
| Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin | Internal Revenue Service<br>RAIVS Team<br>Stop 6705 S-2<br>Kansas City, MO 64999<br><br>855-821-0094 |

Asistencia lingüística gratuita y servicios de traducción disponibles cuando sea necesario.

Blount County Habitat for Humanity®

# Application Checklist

Homeownership Program

EQUAL HOUSING OPPORTUNITY

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, **including** Cash App, Venmo, Zelle, PayPal, 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 |

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| | |
|---|---|
| Blount County Habitat for Humanity<br>Blount County Habitat<br>1017 Hampshire Drive<br>Maryville, TN 37801<br>Phone: 865-982-8717<br># Application<br>Homeownership Program | EQUAL HOUSING OPPORTUNITY<br>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. |

**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<br><br>Years of School Completed: | **Co-Applicant's** Legal Name: Veteran: Yes or No<br><br>Years of School Completed: |
| Date of Birth: Social Security #: | Date of Birth: Social Security #: |
| Email Address: Home/Cell Phone: | Email Address: Home/Cell Phone: |
| ☐Married ☐Separated ☐Unmarried (widow, divorced, etc.) | ☐Married ☐Separated ☐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: ___________<br>Date of Notice of Incomplete App letter: _______________<br>Date of Adverse Action:______________________________ | Date Application Complete:____________________________<br>Date of Home Visit:_________________________________<br>Date BOD: ☐ Pre-Approve ☐ Adverse Action________________ |

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## 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<br>$ | | Monthly (Gross) Wages<br>$ |
| 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<br>$ | | Monthly (Gross) Wages<br>$ |
| 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** | $ |

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

4. **List additional household members with income:**

| Name | Age | Monthly Income |
|---|---|---|
| __________________________ | _____ | $___________ |
| __________________________ | _____ | $___________ |
| __________________________ | _____ | $___________ |

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## 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** |
|---|---|---|
| Boat | ☐ | ☐ |
| Home/RV | ☐ | ☐ |
| Land/House (circle) | ☐ | ☐ |

| **Do you own a:** | **Yes** | **No** | **Make/Model** | **Year** |
|---|---|---|---|---|
| Auto/Motorcycle (#1) | ☐ | ☐ | ______________________ | |
| Auto/Motorcycle (#2) | ☐ | ☐ | ______________________ | |

**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 | | | |
|---|---|---|---|
| Car(s) | Monthly Payment | Unpaid Balance | Mos. Left to Pay: |
| Furniture, Appliances and Televisions | Monthly Payment | Unpaid Balance | Mos. Left to Pay: |
| Credit Card(s) | Monthly Payment | Unpaid Balance | Mos. Left to Pay: |
| Medical | Monthly Payment $ | Unpaid Balance $ | Mos. Left to Pay: |
| Health Insurance | Monthly Premium $ | | |
| **Column 1: Subtotal of Payments** | $ /month | | |

| COLUMN 2 | | | |
|---|---|---|---|
| Cell Phone Contracts | Monthly Payment $ | Unpaid Balance $ | Mos. Left to Pay: |
| **Other Money You Owe** | | | |
| Name and Address of Company | Monthly Payment | Unpaid Balance | Mos. Left to Pay: |
| Name and Address of Company | $ /month | | |
| Alimony/Child Support | $ /month | | |
| Job Related Expenses (union dues, uniform, etc.) | $ /month | | |
| Child Care | $ /month | | |
| **Column 2: Subtotal of Payments** | $ /month | | |
| **Column 1: Subtotal of Payments** | $ /month | | |
| **Total Monthly Expenses** | $ /month | | |

## 8. CURRENT HOUSING CONDITIONS

**Answer these questions about where you live now.**

1. How many bedrooms do you have? ______________________
2. My current housing has a:
   a. Kitchen ☐ Yes ☐ No
   b. Bathroom ☐ Yes ☐ No
   c. Living Room ☐ Yes ☐ No
3. My current housing:
   a. Has reliable plumbing ☐ Yes ☐ No
   b. Has adequate heating ☐ Yes ☐ No
   c. Is damaged or structurally unsound ☐ Yes ☐ No
   d. Overcrowded ☐ Yes ☐ No
   e. If yes, use Page 7 Application Addendum to describe.
4. What is your monthly rent payment? ______________________
5. Do you get rental assistance? ☐ Yes ☐ No
   a. If yes, from where? ______________________________
   b. If yes, how much each month? $__________________
6. Landlord Information:
   a. Name: ________________________________________
   b. Address: ______________________________________
   ________________________________________________
   c. Phone: ________________________________________
7. Why do you want to purchase a Habitat built home?

## 9. PROPERTY INFORMATION

1. Have you ever owned a home? ☐ Yes ☐ No If yes, when? From ________________________ until ________________________
   a. If you no longer own your home, explain why: ________________________________________________________________
   ________________________________________________________________________________
   ________________________________________________________________________________
   ________________________________________________________________________________
2. Do you own land? ☐ Yes ☐ No If yes, provide address and description:
   a. Address: ________________________________________________________________
   b. Description: _____________________________________________________________
   ________________________________________________________________________________
   c. Is there a mortgage on the land? ☐ Yes ☐ No Monthly Payment $____________ Unpaid Balance $________________
3. How should your name appear on legal documents?

   Applicant: ______________________________________________Co-Applicant: _____________________________________________

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## 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? | ☐Yes ☐No | ☐Yes ☐No |
| **B.** Have you declared bankruptcy within the past 7 years?<br>**If yes**, what type(s) ☐Chapter 7 ☐Chapter 11 ☐Chapter 12 ☐Chapter 13 | ☐Yes ☐No | ☐Yes ☐No |
| **C.** Have you had property foreclosed upon or given title or deed in lieu thereof in the past 7 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 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.)<br>**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. | ☐Yes ☐No | ☐Yes ☐No |
| **F.** Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee?<br>**If "Yes",** give details as described in question E above. | ☐Yes ☐No | ☐Yes ☐No |
| **G.** Are you obligated to pay alimony, child support, or separate maintenance? | ☐Yes ☐No | ☐Yes ☐No |
| **H.** Is any part of the down payment borrowed? | ☐Yes ☐No | ☐Yes ☐No |
| **I.** Are you a co-signer, co-maker, or guarantor on any debt of loan that is not disclosed in this application? | ☐Yes ☐No | ☐Yes ☐No |
| **J.** Are you a U.S. Citizen? | ☐Yes ☐No | ☐Yes ☐No |
| **K.** Are you a permanent resident alien? | ☐Yes ☐No | ☐Yes ☐No |
| **L.** Have you applied to Habitat before? | ☐Yes ☐No | ☐Yes ☐No |
| **M.** Do you plan to live at this property? | ☐Yes ☐No | ☐Yes ☐No |
| **N.** Have you had an ownership interest in property in the last 3 years?<br>i. What type of property did you own- principal residence (PR), second home (SH), or investment property (IP)?<br>ii. How did you hold title to the home- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (0)? | ☐Yes ☐No<br>i. ________<br>ii. ________ | ☐Yes ☐No<br>i. ________<br>ii. ________ |

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

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## 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 HABITAT 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 Homeownership 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 $750. 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.

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## 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:** ______________________

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## 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.

**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:** ____________