



## APPLICATION

Goodhue County Habitat for Humanity is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

**Dear Applicant:** Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

**You have 60 days to turn in your application.**

Your Application Due Date is: \_\_\_\_\_

Your name: \_\_\_\_\_

Current Address: \_\_\_\_\_

**When you have ALL of these documents gathered**, mail or drop them off to:

Goodhue County Habitat for Humanity  
614 Plum Street  
Red Wing, MN 55066

**Once received, we will contact you regarding any questions.**

<i>FOR INTERNAL USE ONLY</i>
<i>Family No:</i>
<i>Date Received:</i>
<i>Date of Decision:</i>
<i>Application Approved or Denied (circle one)</i>

# Goodhue County Habitat for Humanity

## Application

Name \_\_\_\_\_

We build throughout Goodhue County. Where would you prefer to live? Check all that apply.

Red Wing    Cannon Falls    Goodhue    Lake City    Zumbrota    Other: \_\_\_\_\_

**Note:** All adults who are not dependents must be listed and included on the title and the mortgage. That is why we require the following information for all adults in the household. Any minor who receives income must also be reported in the application.

<b>"X" when completed</b>	<b>In addition to the attached application, please turn in COPIES of the following documents for <u>every adult who is to be listed on the mortgage:</u></b>
	<b>Federal Tax Returns and W2s</b> for the TWO most recent years _____ and _____
	<b>Paystubs</b> – from current Employer encompassing the last 30 days
	<b>Bank Statements</b> - TWO most recent <b>bank statements</b> (should cover the last three months)
	<b>Proof of citizenship</b> – for the adults we need a copy of any of the following: Birth Certificate, US Passport, Drivers License, Certificate of Citizenship (Form N-560 or N-561), Certificate of Naturalization (Form N-550 or N-570), Permanent Resident Card of Alien Registration Receipt Card with photograph or Social Security Card.
	<b>Assets</b> – Most recent statement of assets (pension, retirement, mutual fund, trust, time share, etc.)
	<b>Proof of Benefit</b> – most recent award letter from Social Security or any other benefit received.
	<b>Credit Report</b> – This will be provided for you by GCHFH

**Other Items – These additional items may be requested by the Selection Committee as deemed necessary:**

	<b>Loans</b> – Most recent statement from any loans (student loan, car loan, or any other loan or debt)
	<b>Divorce Decree/ Order</b> – copy of the signed divorce decree and/or court order that outline child support.
	<b>Bankruptcy</b> – any and all documents related to a bankruptcy
	<b>Foreclosure</b> – any and all documents related to a foreclosure
	<b>Copy of Form DD214</b> if any adult on the mortgage is a Veteran

**COMPLETED APPLICATION DEFINITION**

When all of the steps and documents outlined within are completed fully and with satisfaction, that’s when the application is considered complete. Satisfaction means it was determined that the applicant had a reasonable ability to pay a mortgage, it was determined the applicant had a housing need and it was determined the applicant had a willingness to partner. Additionally, a completed application means verification was completed to determine US Citizenship or permanent resident status (lack of such impacts ability to pay a mortgage that can last 20 – 40 years) and satisfactory background and sex offender checks were conducted.

I have read and understand the Application Process and I understand the definition of a Completed Application and I understand that the process may take up to 18 months to complete.

Applicant Signature \_\_\_\_\_ Date\_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date\_\_\_\_\_

**AUTHORIZATION AND RELEASE**

I understand that by filing this application, I am authorizing Goodhue County Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment verification, among other things. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Goodhue County Habitat for Humanity screens all applicant families on a (or more than one) sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal and civil background check.

Applicant Signature \_\_\_\_\_ Date\_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date\_\_\_\_\_

# Goodhue County Habitat for Humanity

## APPLICANT INFORMATION

Applicant Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ S.S. # \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_ Date of Birth \_\_\_\_\_ S.S. # \_\_\_\_\_

Address \_\_\_\_\_  
Street City

Phone \_\_\_\_\_  
(Home) (Cell)

E-mail \_\_\_\_\_

How long have you been at this address? \_\_\_\_\_ (years) \_\_\_\_\_ (months)

How long have you lived in Goodhue County? \_\_\_\_\_ (years) \_\_\_\_\_ (months)

Are you:  married  separated  unmarried

**Who else is in your household – besides the applicant and co-applicant?** (use additional sheet if necessary)

Name \_\_\_\_\_ Age \_\_\_\_\_ D.O.B. \_\_\_\_\_  Male  Female

Name \_\_\_\_\_ Age \_\_\_\_\_ D.O.B. \_\_\_\_\_  Male  Female

Name \_\_\_\_\_ Age \_\_\_\_\_ D.O.B. \_\_\_\_\_  Male  Female

Name \_\_\_\_\_ Age \_\_\_\_\_ D.O.B. \_\_\_\_\_  Male  Female

## WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of “sweat-equity” hours. Your help in building your homes and the homes of others is called “sweat equity” and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

		Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:	Applicant	<input type="checkbox"/>	<input type="checkbox"/>
	Co-Applicant	<input type="checkbox"/>	<input type="checkbox"/>

## PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

For how many people (please circle) 1 2 3 4 5 6 7 8 9 10

Describe your current housing condition. Please include the things you like and the things that make it inadequate. Also include any information about special needs of family members:

Why do you need a Habitat for Humanity home? What difference would it make to your family? (use additional paper if necessary).

**APPLICANT INCOME**

**Applicant - Employment Income**

Is the Applicant Employed?  Yes  No If yes, where? \_\_\_\_\_

How long at current job? \_\_\_\_\_

If less than 2 years:

Previous employer: \_\_\_\_\_

How long at previous employer: \_\_\_\_\_

How are you paid? \_\_\_\_\_ Hourly \_\_\_\_\_ Salary

If you are paid HOURLY:

\$ \_\_\_\_\_/hour

x \_\_\_\_\_ average hours in a week

x 52 weeks

= \$ \_\_\_\_\_ annual gross income / 12 = \$ \_\_\_\_\_ monthly gross income

If you are salaried, what is your annual salary \$ \_\_\_\_\_ / 12 = \$ \_\_\_\_\_ monthly gross income

**Applicant – Social Security/Disability Income**

How much do you receive a month? \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ annually

When did you begin receiving this income? \$ \_\_\_\_\_

**Applicant – Child Support Income**

Child Name	Amount Rec'd a month/year
_____	\$ _____/month x 12 = \$ _____
_____	\$ _____/month x 12 = \$ _____
_____	\$ _____/month x 12 = \$ _____
_____	\$ _____/month x 12 = \$ _____
<b>Total Child Support Income</b>	\$ _____/month x 12 = \$ _____

**Applicant – Other Income**

Where does income come from?	Amount Rec'd a month/year
_____	\$ _____/month x 12 = \$ _____
_____	\$ _____/month x 12 = \$ _____
<b>Total Other Applicant Income</b>	\$ _____/month x 12 = \$ _____

**Provide any other relevant information about the above income:**

**CO-APPLICANT INCOME**

**Co-Applicant - Employment Income**

Is the Co-Applicant Employed?  Yes  No If yes, where? \_\_\_\_\_

How long at current job? \_\_\_\_\_

If less than 2 years:

Previous employer: \_\_\_\_\_

How long at previous employer: \_\_\_\_\_

How are you paid? \_\_\_\_\_ Hourly \_\_\_\_\_ Salary

If you are paid HOURLY:

\$ \_\_\_\_\_/hour

x \_\_\_\_\_ average hours in a week

x 52 weeks

= \$ \_\_\_\_\_ annual gross income / 12 = \$ \_\_\_\_\_ monthly gross income

If you are salaried, what is your annual salary \$ \_\_\_\_\_ / 12 = \$ \_\_\_\_\_ monthly gross income

**Co-Applicant – Social Security/Disability Income**

How much do you receive a month? \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ annually

When did you begin receiving this income? \$ \_\_\_\_\_

**Co-Applicant – Child Support Income**

**Child Name**

**Amount Rec'd a month/year**

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

Total Child Support Income \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

**Co-Applicant – Other Income**

Where does income come from?

Amount Rec'd a month/year

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

Total Other Co-Applicant Income \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

**Provide any other relevant information about the above income:**

**OTHER HOUSEHOLD INCOME – Employment or Social Security Income**

**Other Income Sources:**

**Dependent (child or other dependent) – Social Security/Disability Income**

Name of Recipient \_\_\_\_\_

How much do you receive a month?      \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ annually

When did you begin receiving this income? \$ \_\_\_\_\_

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Name of Recipient \_\_\_\_\_

How much do you receive a month?      \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ annually

When did you begin receiving this income? \$ \_\_\_\_\_

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Name of Recipient \_\_\_\_\_

How much do you receive a month?      \$ \_\_\_\_\_ x 12 = \$ \_\_\_\_\_ annually

When did you begin receiving this income? \$ \_\_\_\_\_

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**Other Household Income**

Where does income come from?      Amount Rec'd a month/year

\_\_\_\_\_      \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

\_\_\_\_\_      \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

Total Other Income      \$ \_\_\_\_\_/month x 12 = \$ \_\_\_\_\_

**Provide any other relevant information about the above income:**

**INCOME SUMMARY** – take the totals from the previous sheets and enter here:

	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Other Household Income</b>
Employment Income			
SS Income			
Child Support Income			
Other Income			
<i>Sub-Totals</i>			
<b>GRAND TOTAL</b>			

Do you receive Food Stamps? \_\_\_\_\_ No \_\_\_\_\_ Yes      How much? \_\_\_\_\_ /Monthly

Do you receive TANF? \_\_\_\_\_ No \_\_\_\_\_ Yes      How much? \_\_\_\_\_ /Monthly

*\*The income from food stamps or TANF does not count towards household income, but we just need to know if you're receiving these benefits so we can accurately assess your budget.*

**ASSETS**

Please list all checking accounts, savings accounts, pensions, retirement accounts, money market accounts, CD's, stocks, bonds, timeshares, etc. below:

Name of Bank, Credit Union or Employer	Balance
_____	\$ _____
_____	\$ _____
_____	\$ _____

**Tax Returns**

Did you receive a tax return from the previous year's taxes?  Yes  No    If yes, how much? \$ \_\_\_\_\_  
If yes, what did you do with it? (spend, save, etc.)

Did you receive a tax return from the year before that?  Yes  No    If yes, how much? \$ \_\_\_\_\_  
If yes, what did you do with it? (spend, save, etc.)

**Source of Down Payment and Closing Costs**

Generally, Habitat Families need to have at least \$3,200 before closing (\$2,000 for closing and \$1,200 for homeowners insurance). Where will you get the money to make the down payment (for example, savings or parents)? If you borrow the money, whom will you borrow it from and how will you pay it back?



**MONTHLY EXPENSES & DEBT**

<b>Expenses</b>	<b>Monthly Amount</b>	<b>In Collections or past due?</b>	<b>Total Balance Owed</b>
Rent		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Gas/Electric		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Trash/Water		<input type="checkbox"/> Yes <input type="checkbox"/> No	
TV/Internet/Phone and or Cell Phone		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Car Loan		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Insurance (car, rent)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Student Loan		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Any other loan? Pay Day Loan?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Credit card _____ <i>Name of credit card</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Credit card _____ <i>Name of credit card</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Credit card _____ <i>Name of credit card</i>		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Medical bills (not including insurance premium)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Dental bills (not including insurance premium)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Child Care		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Child support (money you PAY)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Spousal Maintenance (money you PAY)		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Expense _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Expense _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>TOTAL</b>			

Do you have any debt that is in **collections**? (medical bills, cell phones, credit cards, etc.)  Yes  No

If yes, how much? \_\_\_\_\_

## DECLARATIONS

	Applicant	Co-Applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the last three years? If yes, when _____ How much was discharged? _____ Which Chapter of Bankruptcy <input type="checkbox"/> 7 <input type="checkbox"/> 11 <input type="checkbox"/> 13 What was that debt from? (ex: credit cards, medical, etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years? If yes, when _____ What was the address of the foreclosed property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a co-signer on any other note or loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you on the United States Department of the Treasury's Office of Foreign Assets Control (OFAC) Specifically Designated Nationals and Blocked Persons list?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Do you engage in business or transactions with people or entities from countries & regions subject to economic sanctions or embargo that are listed on the OFAC website?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Have you ever been convicted of any drug related criminal activity?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. Have you ever been convicted of a felony or misdemeanor?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k. Are you a convicted sex offender?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
l. Are you a U.S. citizen or permanent resident? If no, you are not eligible to apply to Goodhue County Habitat for Humanity. This impacts your ability to pay a mortgage of 20-30 years.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

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

### Checking Office of Foreign Assets Control ("OFAC") Lists

Goodhue County Habitat for Humanity must comply with Office of Foreign Assets Control ("OFAC") regulations, which prohibit transactions involving certain individuals, entities, or countries that are subject to sanctions or other special concerns. In connection with mortgage loan origination and lending activity (including but not limited to: accepting mortgage loan applications, processing mortgage loan applications and closing mortgage loans), we will routinely check to ensure that a customer does not appear on the United States Department of the Treasury's OFAC Specifically Designated Nationals and Blocked Persons List (the "SDN List") and is not from, or engaging in transactions with people or entities from, countries and regions subject to economic sanctions or embargo that are listed on the OFAC website (*see* [www.treas.gov/offices/enforcement/ofac/sdn/index.html](http://www.treas.gov/offices/enforcement/ofac/sdn/index.html)). We will regularly check the list and subscribe to receive updates when they occur. We may, if deemed necessary by the Compliance Officer and concurred in by the Board, access these lists through various software programs to ensure speed and accuracy. If there is no potential match with the OFAC lists, the transaction may proceed. If, however, our checking indicates a potential match, we will perform additional due diligence to ascertain whether the match is actual or a false positive vis-à-vis the name on the OFAC lists.

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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

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

Applicant Initials	Co-Applicant Initials	<b>NOTICES</b>
		<p><b>RIGHT TO RECEIVE COPY OF APPRAISAL</b></p> <p>I understand that Habitat for Humanity may order an appraisal or other property valuation in connection with my loan and Habitat may charge me for this appraisal or property valuation. Upon completion of the appraisal or property valuation, Habitat will a copy to me, even if the loan does not close.</p>
		<p><b>EQUAL CREDIT OPPORTUNITY ACT NOTICE</b></p> <p>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 applicants 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 Midwest Region, 55 West Monroe Street, Suite 1825, Chicago, IL 60603 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.</p> <p>You need not disclose income from child support, alimony, or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicants' eligibility for the program and the affordable mortgage amount, information regarding the applicants marital status; alimony, child support, and separate maintenance income; and the spouses' financial resources.</p> <p>Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.</p>
		<p><b>PRIVACY STATEMENT AND NOTICE</b></p> <p>At Goodhue County Habitat for Humanity we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficient serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.</p> <p>When collecting, storing and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.</p> <p>We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none"> <li>- Information we receive from you on applications or other forms;</li> <li>- Information about your transactions with us or others; and</li> <li>- Information we receive from a consumer reporting agency.</li> </ul> <p>We may disclose the following kinds of nonpublic personal information about you to entities we engage in business with regarding your mortgage (our attorney, our bank, Habitat MN, Board of Directors, Family Partnership Committee, etc):</p> <ul style="list-style-type: none"> <li>- Information we receive from you on your application or other forms such as (but not limited to) name, address, social security number, assets, income, debt, etc.</li> <li>- Information about your transactions with us or others such as (but not limited to) your loan balance, payment history, etc. and;</li> <li>- Information we receive from a consumer reporting agency such as (but not limited to) your credit history and credit worthiness and credit status.</li> </ul> <p>Goodhue County Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by</p>

		<p>law, we may disclose nonpublic personal information about you to the following types of third parties (not limited to the following):</p> <ul style="list-style-type: none"> <li>- Finance service providers, such as mortgage servicing agents;</li> <li>- Nonprofit organizations, government entities or other subsidy providers.</li> </ul> <p>If you prefer that we do NOT disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (<u>other than disclosures permitted by law</u>). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Goodhue County Habitat for Humanity at 651-327-2195 or 877-264-4707.</p>
		<p>Habitat for Humanity is not a custom builder. If you are selected, the home we build with you will be designed to meet our Standard House Design. Typically the house size does not exceed 1,120 square feet. You <u>may</u> have input regarding siding color, shingle color, counter top color and appliance color. When determining the number of bedrooms: children of the same gender and who are within four years of each other will share a room; adult couples will share a room; others will have their own room. Please initial if you understand and agree to comply. _____</p>