




Building houses
Building lives



FAMILY SELECTION APPLICATION PACKET CHECKLIST

(Updated – February 2021)

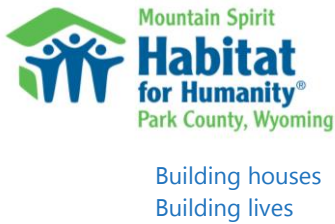
The following items are included in your Mountain Spirit Habitat for Humanity Partner Family Application Packet.

|  | # | Item Name |
|---|----|--|
| | 1. | Application Cover Letter |
| | 2. | Family Selection Criteria |
| | 3. | Basic House Standards |
| | 4. | Policy on Home Shared Value |
| | 5. | Authorization for Credit Report |
| | 6. | Rental Verification Form |
| | 7. | Habitat for Humanity Application for Housing |
| | 8. | Application “Document Checklist” |

If you have any questions, call your Family Selection Committee Advocate.

Your Advocate is: Janet Spiering (307) 899-5644_____

You can also contact our Executive Director, Nikki Hoellwarth
(307) 899-4015
edirector@mshfh.org



APPLICATION COVER LETTER

(Updated January 2023)

Dear Applicant,

Mountain Spirit Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. To qualify you must have a housing need related to substandard or inadequate housing. *For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.*
2. You need to have lived and/or worked in our service area (Park County) for at least six months and be at least 18 years of age or legally emancipated.
3. You need to have a minimum steady income of roughly **30-60 percent of the median income for your community**; depending on family size. See chart.
4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
5. If you are approved for a Habitat home, we require your participation in programs to learn and practice budgeting, home repair, and maintenance.
6. If approved for a Habitat home, we require **250** hours of sweat equity to be completed prior to the completion of construction.
7. If approved for a Habitat home, you will be partnering with Mountain Spirit Habitat for Humanity to build a home under the direct supervision of our Construction Contractor and required to work with many volunteers with varying degrees of skill. Patience and a willingness to learn are essential. Even if you or family or friends have construction skills, you will work under the supervision of our Contractor on scheduled volunteer build days.
8. If approved for a Habitat home, **\$500** will be needed for a down payment and closing costs. You will have some time to save this money before closing if your family is selected. Of this amount, **\$100** is required prior to construction beginning on your home.
9. If you are approved for a home and if you meet the sweat-equity and down payment requirements, then **we will sell you a home at cost**. Habitat house payments include taxes and insurance and will cost approximately **\$900** a month (**The stated cost of this home is an estimate – the actual cost may vary**).

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application with required documentation.

Families not initially accepted may reapply during the next orientation and application period available.

We are very willing to help you fill out this application. Every family is assigned a member of our Family Selection Committee to assist them in filling out their application. If you have any questions, please call them.

All applications must be received by March 31st, 2023.

All information is considered confidential and is to be used only for family selection. The application process takes between one and two and a half months.

Sincerely,

Nikki Hoellwarth
Executive Director
Mountain Spirit Habitat for Humanity

How does Habitat for Humanity Select Partner Families?



Families are Selected on Four Criteria:



1. Residency

- Must be a permanent, legal resident of the United States
- Must be currently living or employed in Park County continuously for the past 6 months

2. Willingness to Partner

- Agreement to complete 250 hours sweat-equity on your home
- Agreement to attend homeowner/partner workshops.
- Agreement to work with and be appreciative of volunteers and contractors who work on your home.
- Agreement to speak to the media about your home



3. Need

- Income between 30% - 60% of Area Median Income as their window of service.
- Overcrowded living conditions
- Substandard living conditions
- Safety and/or repairs are not being made
- Paying more than 50% of monthly income for housing

Area Median Income Limits

| Family Size | 30% | 60% |
|-------------|----------|----------|
| 1 person | \$17,025 | \$34,050 |
| 2 people | \$19,444 | \$38,887 |
| 3 people | \$21,881 | \$43,762 |
| 4 people | \$24,300 | \$48,600 |
| 5 people | \$26,250 | \$52,500 |
| 6 people | \$28,200 | \$56,400 |
| 7 people | \$30,150 | \$60,300 |
| 8 people | \$32,081 | \$64,163 |

4. Ability to Pay

- Credit score above 620
- Debt must not be excessive. Your debt payments (including your mortgage payment) each month shall not exceed 41% of your gross monthly income.
- Your monthly mortgage payment for the house being built for you, should not exceed 30% of the gross monthly income of the household
- No liens, judgments, or bankruptcies in the last 2 years
- Ability to make a \$500 down payment

Applying for a Habitat home is similar to applying for a traditional home mortgage loan. You must provide financial statements, paystubs, and credit card information.

Selection Timeline:





BASIC HOUSE STANDARDS

(Updated August 2019)

Construction to comply with local building ordinances, codes, and MSHFH covenants.

Sizes of houses shall not exceed the following limits unless special circumstances warrant increases.

- Two-bedroom house - - - - 100 sq. ft. (max)
- Three-bedroom house - - - 1,200 sq. ft. (max)
- Four bedroom house - - - - 1,500 sq. ft. (max)
 - 1 full bath for two bedroom home
 - 1 3/4 baths for three and four bedroom home
- Foundation (crawl space height) will have access for storage, furnace, and hot water heater.
- Weather proof steel accessibility cover for entrance to crawl space ¹.
- Wood frame construction - - floor joists and sub-floor used will meet code requirements. Wood blocking provided for drywall, cabinets, bath fixtures and grab rails, and window coverings as needed.
- Gable roof construction (5/12 pitch max.) House will have covered front entry. Roof framing will consist of wood trusses and roof should be vented to code.
- Asphalt/fiberglass shingles. (may select color as determined by Construction Committee)
- Complete insulation package in compliance with local R rating.
- Pre-finished siding. (selection colors) Exterior siding color should coordinate with shingles selection.
- Combination fiberglass tub/wall unit in full bathroom, stool, vanity sink with light/fan combination, mirror and strip lights.
- 3/4 bath will have a toilet, sink, and shower.
- Kitchen cabinets, counter top, (may chose from color list), kitchen sink (stainless steel) provided.
- Off street parking – (concrete pad 10’ wide X 24’ long)
- Connecting walkway(s) leading to front entrance (4’ wide)
- Appliances provided: refrigerator, kitchen stove (electric or gas), washer & dryer (electric or gas)
- Phone jacks/cable jacks (6 maximum per house – may chose locations)
- Ceiling light fixtures in bedrooms, kitchen and dining areas, plus hall.
- Carpeting or laminate flooring in bedrooms/living room. (may choose from options list)
- Vinyl floor covering or laminate within bath/kitchen, utility area and eating area. (may select from options list)

(cont’d on reverse)

- Interior doors and closet doors (determined by Construction Committee – 6 panel (hollow core) or slab doors.)
- Pre-finished energy efficient windows/exterior steel doors. Dead bolts provided for each exterior door.
- Heating will be a natural gas forced air system.
- Interior trim – finger jointed (primed) or MDF.
- Landscaping – finished yard/grassed area (basic landscaping)
- Pump and well – or raw water accessibilityⁱⁱ.
- Window coverings – mini blinds provided for all needed windows (may choose from color list)
- Storage Shed – (8'X 8')
- Fences can be installed provided they conform to the Homeowner Association's guidelines and they are installed at the homeowner's expense.

The most economical materials/fixtures that meet the building code requirements will be used throughout. Exceptions may be appealed to the Board of Directors.

All gifts to be built into an individual house are the property of Habitat and will be determined appropriate for disposal or use by the Board of Directors.

Construction to comply with local building ordinances, codes, and MSHFH covenants.

Homeowners: _____

Signature(s) : _____

Date: _____

ⁱ Homes built with basements have no crawl space and no cover for accessing the crawl space.

ⁱⁱ Irrigation water (raw or well) is not available in all MSHFH developments. Where available and within the MSHFH budgetary restraints, irrigation water will be installed.



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POLICY ON SHARED VALUE

(Adopted December 8, 2005 – revised January 2021)

In recognition of the value of volunteer efforts, in addition to donations received, that go into the construction of Habitat homes, the board of Mountain Spirit believes that the home is a shared asset between the homeowner, Mountain Spirit and the community.

Homes shall be sold to the homeowner at cost. The amount of the first mortgage that shall be carried/serviced by MSHFH, and which the homeowner shall pay on, will be the cost of the home plus the land.

At the time of closing, the home will be appraised and a second mortgage will be recorded. The amount of the second mortgage will be the difference between the appraised value at the time of closing and the amount of the first mortgage. No payments will be made on the second mortgage, unless the homeowner elects to sell their house.

If the home is sold by the homeowner at any time prior to the end of the term of the first mortgage (30 years), there shall be a sharing of the original equity value amount in the home between the homeowner and MSHFH.

Homeowners: _____

Signature(s) : _____

Date: _____



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AUTHORIZATION AND RELEASE

CREDIT INQUIRY

(March 2012)

I/We have applied for a real estate loan with Mountain Spirit Habitat for Humanity. You are hereby authorized to release any information required by them to complete the processing of the loan request. Necessary credit information may include savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records and exact balances. Such information required may include both current and past employment records regarding payroll information and tenure.

A photographic or carbon copy of this signed authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention and reply will help expedite my real estate transaction.

Thank you.

CREDIT REPORT AUTHORIZATION FORM

By my signature below I, _____, authorize
_____ to obtain a Background Check and / or Consumer
Credit Report on me.

This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental, business negotiations, or any other lawful purpose covered under the Fair Credit Reporting Act (FCRA).

The Background Check may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall valid in original or copy form.

Applicant's Name: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Provide Addresses for the Last 7 Years

Current Street Address: _____ City: _____

State: _____ Start Date: _____

Prior Street Address: _____ City: _____

State: _____ Start Date: _____ End Date: _____

Prior Street Address: _____ City: _____

State: _____ Start Date: _____ End Date: _____

Driver's License #: _____ State: _____

Signature: _____ Date: _____

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE****



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Request for Verification of Rental History

Created May 2009

Landlord Name _____

Address _____ City _____ State _____ Zip _____

Dear _____:

Mountain Spirit Habitat for Humanity is processing a mortgage loan application for _____
_____ who resides at _____.

This/these applicant(s) indicate that they currently rent from you. Consequently, this is a request for you to furnish rental reference history as indicated below at your earliest convenience.

I/We authorize release of the information requested below:

Signature of Applicant Date Signature of Co-Applicant Date

.....
TO BE COMPLETED BY THE FAMILY SELECTION COMMITTEE:

Tenant(s) has/have rented since _____. Term of lease is _____ months. Monthly rent is \$ _____.

Day of month that rent is due is _____. Utilities are [] or are not [] included.

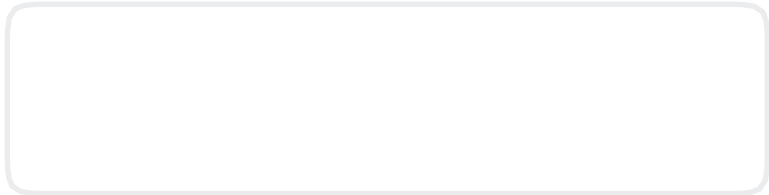
Name(s) on lease are _____ (if different from above).

Rental history for the last 12 months: Is rent in arrears? Yes [] or No []. Amount owed is \$ _____ for period
_____ with number _____ of late payments.

Is account satisfactory? Yes [] or No []. Remarks: _____

Information furnished by _____
Signature

Phone number: _____ Date: _____



Application

Habitat Homeownership Program

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

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.

| 1. APPLICANT INFORMATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--------------------------|--------------------------|--------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|--|------|-----|------|--------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|
| Applicant | Co-applicant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicant's name | Co-applicant's name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Social Security number _____ | Social Security number _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Home phone _____ Age _____ | Home phone _____ Age _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed) | <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dependents and others who will live with you (not listed by co-applicant) | Dependents and others who will live with you (not listed by co-applicant) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <table border="0"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Name | Age | Male | Female | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | <table border="0"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Name | Age | Male | Female | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| Name | Age | Male | Female | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | Age | Male | Female | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent | Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Number of years _____ | Number of years _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If you have lived at your present address for less than two years, complete the following: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent | Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Number of years _____ | Number of years _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| 2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE | |
|--|---|
| Date received: _____ | Date of selection committee approval: _____ |
| Date of notice of incomplete application letter: _____ | Date of board approval: _____ |
| Date of adverse action letter: _____ | Date of partnership agreement: _____ |

3. 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 home 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.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

| | Yes | No |
|--------------|--------------------------|--------------------------|
| Applicant | <input type="checkbox"/> | <input type="checkbox"/> |
| Co-applicant | <input type="checkbox"/> | <input type="checkbox"/> |

4. PRESENT HOUSING CONDITIONS

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

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month

(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____/month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

| Applicant | | Co-applicant | |
|---|-----------------------------|---|-----------------------------|
| Name and address of CURRENT employer | Years on this job | Name and address of CURRENT employer | Years on this job |
| | Monthly (gross) wages \$ | | Monthly (gross) wages \$ |
| Type of business | Business phone | Type of business | Business phone |
| If working at current job less than one year, complete the following information | | | |
| Name and address of LAST employer | Years on this job | Name and address of LAST employer | Years on this job |
| | Monthly (gross) wages \$ | | Monthly (gross) wages \$ |
| Type of business | Business phone | Type of business | Business phone |

7. MONTHLY INCOME

| Income source | Applicant | Co-applicant | Others in household | Total |
|-------------------|-----------|--------------|---------------------|-----------|
| Wages | \$ | \$ | \$ | \$ |
| TANF | \$ | \$ | \$ | \$ |
| Alimony | \$ | \$ | \$ | \$ |
| Child support | \$ | \$ | \$ | \$ |
| Social Security | \$ | \$ | \$ | \$ |
| SSI | \$ | \$ | \$ | \$ |
| Disability | \$ | \$ | \$ | \$ |
| Section 8 housing | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ |

PLEASE NOTE:

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

| Name | Income source | Monthly income | Date of birth |
|------|---------------|----------------|---------------|
| | | | |
| | | | |
| | | | |

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

| Name of bank, savings and loan, credit union, etc. | Address | City, state | ZIP | Account number | Current balance |
|--|---------|-------------|-----|----------------|-----------------|
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |
| | | | | | \$ |

10. DEBT

| Account | TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY? | | | | | |
|--|---|----------------|--------------------|-----------------|----------------|--------------------|
| | APPLICANT | | | CO-APPLICANT | | |
| | Monthly payment | Unpaid balance | Months left to pay | Monthly payment | Unpaid balance | Months left to pay |
| Other motor vehicle | \$ | \$ | | \$ | \$ | |
| Boat | \$ | \$ | | \$ | \$ | |
| Furniture, appliance, TVs (includes rent-to-own) | \$ | \$ | | \$ | \$ | |
| Alimony | \$ | \$ | | \$ | \$ | |
| Child support | \$ | \$ | | \$ | \$ | |
| Credit card | \$ | \$ | | \$ | \$ | |
| Credit card | \$ | \$ | | \$ | \$ | |
| Credit card | \$ | \$ | | \$ | \$ | |
| Total medical | \$ | \$ | | \$ | \$ | |
| Other | \$ | \$ | | \$ | \$ | |
| Other | \$ | \$ | | \$ | \$ | |
| Total | \$ | \$ | | \$ | \$ | |

MONTHLY EXPENSES

| Account | Applicant | Co-applicant | Total |
|-------------------|------------------|---------------------|--------------|
| Rent | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| Insurance | \$ | \$ | \$ |
| Child care | \$ | \$ | \$ |
| Internet service | \$ | \$ | \$ |
| Cell phone | \$ | \$ | \$ |
| Land line | \$ | \$ | \$ |
| Business expenses | \$ | \$ | \$ |
| Union dues | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Total | \$ | \$ | \$ |

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

| | 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 past seven years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years? | <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. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. Are you paying alimony or child support or separate maintenance? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Are you a co-signer or endorser on any loan? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i. Are you a U.S. citizen or permanent resident? | <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 h, or "no" to question i, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

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

I understand that the evaluation will include personal visits, a credit check and employment verification. 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

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

| Applicant signature | Date | Co-applicant signature | Date |
|---------------------|-------|------------------------|-------|
| X _____ | _____ | X _____ | _____ |

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

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

| Applicant | Co-applicant |
|--|--|
| <input type="checkbox"/> I do not wish to furnish this information Race (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 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) | <input type="checkbox"/> I do not wish to furnish this information Race (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 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) |

| To be completed only by the person conducting the interview | |
|--|---|
| This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone | Interviewer's name (print or type) <hr/> Interviewer's signature Date <hr/> Interviewer's phone number |



Building houses
Building lives



APPLICATION “DOCUMENT CHECKLIST”

(Updated August 2019)

Please provide copies or originals of the following with your application

| # | Items Needed |
|-----|--|
| 1. | Addresses for last seven years, landlord names, and a copy of your most recent rent receipt |
| 2. | Copies of tax returns for the last two years including W2’s |
| 3. | Copies of the last three months of pay stubs or letter for income verification (Include copies of these documents for any children 18 years or older who are living with you and employed) |
| 4. | Copies of recent statements for other income, including food stamps, social security, SSI, disability, and commissions |
| 5. | Copies of the last two months bank statements for each checking, savings, and retirement accounts you have (include IRA’s, 401K’s, and bond accounts) |
| 6. | Copies of the last three months of bills for gas, electric, water & sewer and phone(s) (unless included in your rent) (include all accounts in your name or that you are responsible for) |
| 7. | Copies of the most recent statement for each credit card you have |
| 8. | Copies of the most recent statement for any other loans you have (auto, student, medical, etc) |
| 9. | Copies of current automobile registration(s) for all cars owned by applicant, co-applicant, and children over 18 years or older living with you |
| 10. | Copies of Government Issued Photo ID and/or Driver’s License for applicant, co-applicant, and children over 18 years or older living with you |
| 11. | Copies of documents related to any judgment, foreclosure, bankruptcy, or lawsuit |

If you have any questions, call your Family Selection Committee Advocate.

Your Advocate is: Janet Spiering (307) 899-5644

You can also call our Executive Director, Nikki Hoellwarth:
(307) 899-4015
edirector@mshfh.org