



Habitat Homeownership Program  
Application Cover Sheet & Checklist  
Application deadline: Monday, July 8, 2024 by 1pm

**\*\* This application is also available to submit online at [habitatcd.org](http://habitatcd.org)\*\***

Applicant's Name: \_\_\_\_\_

Co-applicant's Name (optional): \_\_\_\_\_

### **SECTION 1. Self-Assessment**

I am a first-time homebuyer	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I have reviewed the attached income guidelines (shown on page 4) and I believe that my household income is eligible	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I have proof of steady income (pay stubs, W2s, etc)	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I have a satisfactory credit history of on-time payments	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I have at least \$1,000 in a separate, established savings account	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I have no accounts in collection, no charge-offs, no unsatisfied public records and have had no bankruptcies in the last 4 years	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am legal permanent resident or citizen of the US and have lived or worked in Albany, Rensselaer or southern Saratoga county for at least the past year	<input type="checkbox"/> YES	<input type="checkbox"/> NO

\_\_\_\_\_  
*Signature*

**If you answered NO to any of the above questions, you may not be eligible to purchase a Habitat for Humanity home at this time. You are welcome to apply now and/or in the future.**

### **SECTION 2. To be considered complete, applications must include ALL of the following:**

*Please note, applications that are incomplete by the application deadline will not be considered.*

- Completed, signed application
- Copy of most recent two months' pay stub or proof of income
- 2023 Tax return and W2 or a letter stating if any why you did not file.
- Two most recent months of bank statements

Please do not include original documents, as your application will not be returned to you.

Submit your application to:

Habitat for Humanity Capital District  
207 Sheridan Avenue, Albany, NY 12210

OR complete online at [www.habitatcd.org](http://www.habitatcd.org)

**SECTION 3. Please indicate which home(s) you are applying to purchase.**

This is an application to Habitat for Humanity Capital District’s homeownership program for the below-listed properties. These are the only properties for which your application will be reviewed. To apply to purchase a different home, you will need to submit a separate application when it becomes available.

Please see floor plan insert to get a better idea of the layout and room sizes.

**185-167, left to right. Exterior finishings are subject to change and for illustration purposes only.**



**Check left-most box to indicate the address/es you are applying to.**

	185 Orange	3BR, 1.5 bath	\$156,768
	183 Orange (visitable)	3BR, 2 bath	\$165,768
	181 Orange	3BR, 1.5 bath	\$156,768
	179 Orange	4BR, 1.5 bath	\$165,768
	177 Orange	4BR, 1.5 bath	\$165,768
	175 Orange	4BR, 1.5 bath	\$165,768
	173 Orange	3BR, 1.5 bath	\$156,768
	171 Orange	4BR, 1.5 bath	\$165,768
	169 Orange	3BR, 1.5 bath	\$156,768
	167 Orange (visitable)	3BR, 2 bath	\$165,768

**SECTION 4. Application process and instructions**

1. **Habitat program review.** Submit complete application for Habitat program review. All applications are assigned a lottery number. During this stage, someone from Habitat may reach out to you for additional information. All information is due by the application deadline.
2. **Mortgage pre-qualification.** If your application passes program review, you will be asked to obtain a pre-qualification letter from a responsible lender for an affordable mortgage. Program qualified applicants will be given more information in their decision notice.
3. **Random assignment.** After applications are closed, qualified applicants will be matched at random with a house they have applied for, and an official offer will be made.

# Homeownership with Habitat

## Program description

Habitat builds new homes and rehabilitates vacant homes for first-time homebuyers to purchase. We work with our homebuyers to secure an affordable loan through a responsible local mortgage provider. The typical housing payment for a single-family Habitat home is between \$900 and \$1,200 a month. We provide pre-purchase counseling and support services for our homebuyers to make sure they will be successful in their new home.

## Affording an affordable home

Habitat homebuyers must qualify for an approved mortgage product. Applicants who pass the program review stage of the application process will be given additional information on obtaining a pre-qualification letter from a lender.

You will be required to take homeownership counselling with a HUD-approved agency, where you will learn about more grants available to help you purchase your home. For Black homebuyers in our program, we are also able to provide direct access to the Reparative Housing Justice Fund grant (up to \$10k for homes in Albany and up to \$5k for homes outside Albany).

## House design and location

Habitat typically builds single- or two-family townhomes with an open kitchen/dining/living floor plan on the first floor and 3 - 4 bedrooms upstairs. Most homes have 1.5 bathrooms. These homes will be ENERGY STAR certified. If your application is approved, you will have the opportunity to purchase a home that is appropriate for the size and composition of your household. Habitat does not build custom homes.

We do not offer home repairs for owner- or renter-occupied homes, nor do we provide grants for housing or home repairs. Habitat does not own or manage any rental properties.

## Long-term affordability

These homes are sold with deed restrictions to preserve the subsidy provided from public and private funds in order to create affordable homeownership opportunities. Please review the posted sample documents and consult an attorney for clarification. The deed restricts last the length of a typical mortgage - 30 years - and require the home be owner-occupied during that time, and, if resold, sold to another low-to-moderate income household.



Scan to view documents OR visit [habitatcd.org/apply](https://habitatcd.org/apply)

Sample documents are available for review in our office during office hours.

## Qualification criteria

### In need of better housing

- Be a first-time homebuyer
- Earn 50%-80% of the Area Median Income (AMI) (see below)
- Be currently living in overcrowded, substandard, public or unaffordable housing; and/or unable to qualify for a conventional mortgage

### Able to pay an affordable mortgage

- Proof of steady income
- Have satisfactory credit history (minimum ~ 600+ score or higher), with no accounts in collection, no late payments in recent history, no charge-offs, no unsatisfied public records, & no bankruptcies in the last 4 years.
- Have at least \$1,000 in savings
- Provide a \$500 deposit

### Living or working in our service area

- Be a legal permanent resident or citizen of the U.S. & have lived or worked in Albany, Rensselaer or southern Saratoga County for at least the past year.

### Willing to partner with Habitat

- Complete 100 partnership hours
- Complete required financial education and homebuyer preparation courses
- Complete all required partnership milestones by assigned deadlines

Household size	Minimum annual income	Maximum annual income
1	\$41,250	\$66,000
2	\$47,150	\$75,500
3	\$53,050	\$84,850
4	\$58,900	\$94,250
5	\$63,650	\$101,800
6	\$68,350	\$109,350
<i>HUD's 2024 guidelines for Albany-Schenectady-Troy</i>		

**Please note:** Your approval is based on your unique circumstance, which means that Habitat and our banking partner will review your household size, annual income, credit history and other debts that you have (credit card, car payments, student loan) to determine whether you qualify to purchase this Habitat home. The income chart above does not alone indicate whether you will qualify.



Habitat for Humanity follows a nondiscriminatory policy of family selection. We are pledged to the letter and spirit of the 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.



# Application

## Habitat Homeownership Program

Habitat for Humanity Capital District  
 207 Sheridan Avenue  
 Albany, NY 12210

Complete applications are due by **Monday, July 8, 2024 by 1pm**



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 for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy. Please be advised that applications that are not fully filled out or are submitted with required supporting documents will be considered incomplete, and will therefore be denied. A complete application is necessary to fairly review applicants.

### 1A. APPLICANT INFORMATION

Applicant	Co-applicant																																																
<b>Applicant's name:</b> _____	<b>Co-applicant's name:</b> _____																																																
Social Security number _____ Cell phone ( ) _____ Email address _____ Age _____ Date of birth (mm/dd/yyyy) _____	Social Security number _____ Cell phone ( ) _____ Email Address _____ Age _____ Date of birth (mm/dd/yyyy) _____																																																
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) <b>(Fill out Section 14.)</b>	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) <b>(Fill out Section 14.)</b>																																																
<b>Dependents and others who will live with you:</b>	<b>Dependents and others who will live with you (not listed by co-applicant):</b>																																																
<table border="0"> <thead> <tr> <th>Name</th> <th>Birthdate</th> <th>Full time</th> <th>Part time</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	Birthdate	Full time	Part time	_____	_____	<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>Birthdate</th> <th>Full time</th> <th>Part time</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	Birthdate	Full time	Part time	_____	_____	<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	Birthdate	Full time	Part time																																														
_____	_____	<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	Birthdate	Full time	Part time																																														
_____	_____	<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"/> Rent <input type="checkbox"/> Rent-free _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Rent <input type="checkbox"/> Rent-free _____ _____ Number of years: _____																																																
<b>If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:</b>																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																
<b>FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE</b>																																																	
Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Application number: _____ Received by: _____ Review date: _____																																																

### 1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?  
(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard)  Yes  No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)
- Discharged (if yes, circle one): Honorable General Other
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces?  Yes  No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard

### 2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete 100 hours each of partnership hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

#### I AM WILLING TO COMPLETE THE REQUIRED PARTNERSHIP HOURS:

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

### 3. PRESENT HOUSING CONDITIONS

Currently, are you:  Renting  Rent-free  Own

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

If you pay rent, what is your monthly payment? \_\_\_\_\_

In the space below, please describe why you wish to partner with us to purchase a Habitat home. What are your current housing conditions like, and what difference would buying a Habitat house make for you/your household?

#### 4. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of <b>CURRENT</b> employer:	Start date (mm/yyyy):	Name and address of <b>CURRENT</b> employer:	Start date (mm/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of work:	Your title/position:	Type of work:	Your title/position:
If working at current job less than one year, complete the following information.			
Name and address of <b>PREVIOUS</b> employer:	Years on this job:	Name and address of <b>PREVIOUS</b> employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of work:	Your title/position:	Type of work:	Your title/position:
<input type="checkbox"/> <b>Check if you are the business owner or are self-employed.</b> <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			<b>PLEASE NOTE:</b> Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

#### 5. MONTHLY INCOME

Income source	Applicant	Co-applicant	Other adults in household	Total
Salary/wages (gross)				
Social Security				
Housing voucher				
Child support				
Disability				
Separate maintenance				
Unemployment benefits				
Other: _____				
Other: _____				
Other: _____				
<b>Total</b>	\$	\$	\$	\$

#### HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	When did they start making this income?	For next 2 years?

## 6. 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 gifts from family member; any grants for which you have or intend to apply)?

## 7. ASSETS

Type of asset (e.g. checking, savings, joint account, retirement)	Location (bank/credit union name)	Account number	Current balance	

## 8. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant		Co-applicant	
	Monthly payment	Unpaid balance	Monthly payment	Unpaid balance
Auto loan	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$	\$	\$
Alimony/separate maintenance	\$	\$	\$	\$
Installment (e.g., personal loan)	\$	\$	\$	\$
Revolving (e.g., credit cards)	\$	\$	\$	\$
Student loan debt	\$	\$	\$	\$
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$	\$	\$
Medical debt	\$	\$	\$	\$
Other	\$	\$	\$	\$
Other	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$



Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

### 10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there 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 declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<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 a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
<b>Note:</b> If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

### 11. AUTHORIZATION, AGREEMENT 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 and otherwise according to Habitat for Humanity policy. I understand that the evaluation will include a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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. If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

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.

<b>Applicant signature</b>	<b>Date</b>	<b>Co-applicant signature</b>	<b>Date</b>
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.

## 12. DEMOGRAPHIC INFORMATION

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:**

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. 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.

Applicant	Co-applicant
<p><b>Ethnicity (check one or more):</b></p> <p><input type="checkbox"/> Hispanic or Latino  <input type="checkbox"/> Mexican    <input type="checkbox"/> Puerto Rican    <input type="checkbox"/> Cuban  <input type="checkbox"/> Other Hispanic or Latino –  <i>Origin:</i> _____  <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino  <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Ethnicity (check one or more):</b></p> <p><input type="checkbox"/> Hispanic or Latino  <input type="checkbox"/> Mexican    <input type="checkbox"/> Puerto Rican    <input type="checkbox"/> Cuban  <input type="checkbox"/> Other Hispanic or Latino –  <i>Origin:</i> _____  <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino  <input type="checkbox"/> I do not wish to provide this information</p>
<p><b>Sex:</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male    <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Sex:</b></p> <p><input type="checkbox"/> Female    <input type="checkbox"/> Male    <input type="checkbox"/> I do not wish to provide this information</p>
<p><b>Race (check one or more):</b></p> <p><input type="checkbox"/> American Indian or Alaska Native —  <i>Name of enrolled or principal tribe:</i>          _____</p> <p><input type="checkbox"/> Asian  <input type="checkbox"/> Asian Indian    <input type="checkbox"/> Chinese    <input type="checkbox"/> Filipino  <input type="checkbox"/> Japanese    <input type="checkbox"/> Korean    <input type="checkbox"/> Vietnamese  <input type="checkbox"/> Other Asian — <i>race:</i> _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> Native Hawaiian    <input type="checkbox"/> Guamanian or Chamorro    <input type="checkbox"/> Samoan  <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____  <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White  <input type="checkbox"/> I do not wish to provide this information</p>	<p><b>Race (check one or more):</b></p> <p><input type="checkbox"/> American Indian or Alaska Native —  <i>Name of enrolled or principal tribe:</i>          _____</p> <p><input type="checkbox"/> Asian  <input type="checkbox"/> Asian Indian    <input type="checkbox"/> Chinese    <input type="checkbox"/> Filipino  <input type="checkbox"/> Japanese    <input type="checkbox"/> Korean    <input type="checkbox"/> Vietnamese  <input type="checkbox"/> Other Asian — <i>race:</i> _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander  <input type="checkbox"/> Native Hawaiian    <input type="checkbox"/> Guamanian or Chamorro    <input type="checkbox"/> Samoan  <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____  <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White  <input type="checkbox"/> I do not wish to provide this information</p>

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) _____  Interviewer's signature _____	Interviewer's phone number _____  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 or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Ave, 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 operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

### Applicant(s):

X \_\_\_\_\_

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

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

X \_\_\_\_\_

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

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