



**II. CO-APPLICANT**

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_ SSN: \_\_\_\_\_  
 First Middle Last

List any previous last names: \_\_\_\_\_ Age \_\_\_\_\_

**Contact Information:**

Street Address \_\_\_\_\_ Apt. # \_\_\_\_\_ P.O. Box # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Work \_\_\_\_\_ Email: \_\_\_\_\_

What is the best time (day of week, time) to reach you? \_\_\_\_\_

**Circle one**

Are you a U.S. citizen or a legal permanent resident? Yes No  
 Please attach a copy of one of the following: Colorado driver's license or ID card, a passport or green card.

Have you been a Teller County resident for at least the past 12 months? Yes No

If No, have you lived in an area contingent to Teller County and worked  
 Or attended school in Teller County, for at least the past 12 months? Yes No

Do you know anyone on the Board for Habitat or are you related to anyone that is employed  
 with Habitat for Humanity? Yes No

If Yes, who? \_\_\_\_\_

**MARITAL STATUS:** Please indicate your marital status:  
 Single\_\_\_\_ Married\_\_\_\_ Widowed \_\_\_\_ Separated\_\_\_\_

Divorced (with settlement)\_\_\_\_ Divorce In Process \_\_\_\_

If divorce is in process, please explain current proceedings \_\_\_\_\_

\_\_\_\_\_  
 \_\_\_\_\_

**III. OTHERS IN HOUSEHOLD:**

**Please indicate others living in the household (for example: children, relatives, friends)**

Name	Birth Date	Age	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



**IV. FINANCIAL INFORMATION**

**INCOME**

List all household gross monthly income from *Employment* and *Non-Employment* sources.

	<i>Applicant's Gross Monthly Income</i>	<i>Co-Applicant's Gross Monthly Income</i>	<i>Other Household Members' Gross Monthly Income</i>
<b><i>Employer</i></b>			
1 <sup>st</sup> Job			
2 <sup>nd</sup> Job			
3 <sup>rd</sup> Job			
<b><i>Indicate sources and amounts of non-Employment Income ( AFDC, child support, alimony, disability, social security, trust income, etc. Do not include unemployment or food stamps.)</i></b>			
1.			
2.			
3.			
4.			

**ASSETS**

List all assets over \$300 that you own (not personal belongings such as clothing, furniture, etc.) and the value of each asset.

Asset	Current Value		
<i>Cash</i>			
<i>Checking/Savings Accounts</i>			
<i>Certificates of Deposit</i>			
<i>Trust Funds</i>			
<i>Pension Funds/401(k)s, Retirement Savings</i>			
<i>Stock/Bond Certificates</i>			
<i>Real Estate/Land</i>			
<i>Other (Specify)</i>			
<b>Cars, Trucks, Motorcycles, Snowmobiles, RVs, ATVs, Boats, Camping Trailers, Mobile Homes, Trailers, etc.</b>			
Description	Make/Model	Year	Approximate Value

How will you provide the funds for earnest money and costs at closing (approximately \$5,000)?  
(i.e. application fee, homeowner's insurance policy, association dues, home warranty, lender fees & title fees)

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**DEBTS AND MONTHLY EXPENSES**

Debts/Expenses	Monthly Payment / Expense	Months Past Due (if any)	Current Balance Owed	Name of Creditor
<i>Rent or Mortgage</i>				
<i>Total of Vehicle Payments</i>				
<i>Child Support</i>				
<i>Spousal Maintenance/Alimony</i>				
<i>Bank Credit Card #1</i>				
<i>Bank Credit Card #2</i>				
<i>Bank Credit Card #3</i>				
<i>Department Store Credit Cards #1</i>				
<i>Dept Store Cr Cd #2</i>				
<i>Bank Loan</i>				
<i>Personal Loans (from a friend/family member)</i>				
<i>Student Loans</i>				
<i>Judgments or Liens</i>				
<i>Back Income Taxes Owed (Fed &amp; State)</i>				
<i>Other Debt</i>				
<i>Other Debt</i>				
<i>Other Debt</i>				

Do you have any other debt or expenses not listed above?      Yes    No

*If the answer is yes, please list them on the back of this form.*

Do you have any special or unusual financial circumstances?      Yes    No

*If the answer is yes, please explain on the back of this form.*

Has either the applicant or co-applicant:	Yes or No?
Ever owned a home? If yes, provide date of when you ceased to own it. Month _____ Year _____	
Had a lien on your property because of a debt you owed?	
Had any personal property or real property repossessed or foreclosed in the last three years?	
Filed for bankruptcy in the last three years?	
Had wages or bank accounts garnished?	
Had a lien on a tax refund?      Year: _____	
Been a party to a lawsuit?      Year: _____	
Ever failed to file a tax return?      Year: _____	
Been convicted of a felony?      Year: _____	
Any member of your household been required to register as a sex offender? <i>If yes, attach judgement that restricts where you or the household member may live.</i>	

**Answering “yes” to any of the above questions does not automatically disqualify you.**



**V. APPLICANT'S EMPLOYMENT HISTORY**

Please list your employers' names, addresses and phone numbers. This information is required to complete your application. By listing these names, you authorize HFHTC, Mortgage Lenders, and Loan Originators to contact these individuals for employment verification. List your most recent employment first.

1. \_\_\_\_\_  
 Beginning Date    Ending Date    Employer    Job Title

\_\_\_\_\_  
 Employer's Street Address    City    State    Zip

\_\_\_\_\_  
 Supervisor's Name    Supervisor's Telephone #    May we contact this employer?    Yes    No

2. \_\_\_\_\_  
 Beginning Date    Ending Date    Employer    Job Title

\_\_\_\_\_  
 Employer's Street Address    City    State    Zip

\_\_\_\_\_  
 Supervisor's Name    Supervisor's Telephone #    May we contact this employer?    Yes    No

3. \_\_\_\_\_  
 Beginning Date    Ending Date    Employer    Job Title

\_\_\_\_\_  
 Employer's Street Address    City    State    Zip

\_\_\_\_\_  
 Supervisor's Name    Supervisor's Telephone #    May we contact this employer?    Yes    No

**VII. CO-APPLICANT'S EMPLOYMENT HISTORY**

Please list your employers' names, addresses and phone numbers. This information is required to complete your application. By listing these names, you authorize HFHTC, Mortgage Lenders, and Loan Originators to contact these individuals for employment verification. List your most recent employment first

1. \_\_\_\_\_  
 Beginning Date    Ending Date    Employer    Job Title

\_\_\_\_\_  
 Employer's Street Address    City    State    Zip

\_\_\_\_\_  
 Supervisor's Name    Supervisor's Telephone #    May we contact this employer?    Yes    No

2. \_\_\_\_\_  
 Beginning Date    Ending Date    Employer    Job Title

\_\_\_\_\_  
 Employer's Street Address    City    State    Zip

\_\_\_\_\_  
 Supervisor's Name    Supervisor's Telephone #    May we contact this employer?    Yes    No

\_\_\_\_\_  
 Applicant's Signature    Date    Co-Applicant's Signature    Date





**IX. PARTNERSHIP**

Habitat sells homes at an applicant’s affordability. To be considered for a Habitat home, you must be willing to attend a minimum of 10-12 Home Buyer Education classes before being offered a contract to purchase a home. A contract to purchase a home will be entered in to where a first and second mortgage will be reflected. The 2<sup>nd</sup> is a forgivable mortgage held by Habitat for Humanity of Teller County for the life of the loan. This mortgage is being satisfied each month as you make a payment on the 1<sup>st</sup> mortgage to your lender. An amortization schedule is provided for both the 1<sup>st</sup> and 2<sup>nd</sup>. The Habitat home will have some deed restrictions to keep the home attainable for our residents at or below 80% AMI. After selection of your home, you will be expected to complete hours of “sweat equity” to qualify to purchase the home. Your help in building your home will include helping with foundations, painting, siding, flooring, landscaping and general construction cleanup.

**Please sign below if you are willing to complete these partnership requirements.**

\_\_\_\_\_

*Applicant Signature*                      *Date*                      *Co-Applicant signature*                      *Date*

**X. Authorizations**

**General Authorization and Release:**

I understand by filing this Application, I am authorizing Habitat for Humanity to evaluate my qualification as a Homebuyer Partner as represented in the program overview presented to me. I understand that the evaluation will include a review of all information provided on this form and in the supporting documents to prove this application information. This information will be shared with the Habitat Homebuyer Support Committee, loan originators and loan underwriters. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application could be denied. The original or a copy of this application will be retained by Habitat for Humanity of Teller County even if the application is not approved. Re-applying is always available should I currently not qualify for the most recent build.

\_\_\_\_\_

*Applicant Signature*                      *Date*                      *Co-Applicant Signature*                      *Date*

**Authorization to Obtain Credit Report**

I hereby give Habitat for Humanity of Teller County permission to order a comprehensive credit report and verify any and all credit information that may have a bearing on obtaining a mortgage loan to become a Habitat for Humanity of Teller County homeowner.

In addition to ordering a credit report, I understand that past and present employers, landlords, creditors and other agencies or individuals with whom I have/had a financial obligation may be contacted.

I understand that this information will be maintained in my application file, and that all information will be held in strict confidence and will be used only by Habitat for Humanity of Teller County for the purpose of homeowner selection.

\_\_\_\_\_

*Applicant’s Signature*                      *Date*                      *Co-Applicant’s Signature*                      *Date*



## Authorization for Criminal Background Check

I hereby give Habitat for Humanity of Teller County permission to order a criminal background check to obtain information that may have a bearing on my selection to become a Habitat for Humanity of Teller County homeowner.

I understand that this information will be maintained in my application file, and that all information will be held in strict confidence. I hereby release and hold Habitat for Humanity of Teller County harmless for any repercussions that may result from obtaining this information.

Applicant's Signature	Date	Co-Applicant's Signature	Date
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### 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, familial status, national origin, handicap, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: 10877 Wilshire Blvd., Suite 700, Los Angeles CA 90024 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because some loan providers operate under a Special Purpose Credit Program, they may request and require disclosure, 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 co-applicant'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 Homebuyer Program.

Applicant Signature:	Co-Applicant Signature:
<u>X</u> _____	<u>X</u> _____
Date: _____	Date: _____

**Office Use Only:**

Interviewed by: \_\_\_\_\_ Date: \_\_\_\_\_

Documents Pending: \_\_\_\_\_

Forwarded to Selection Committee: \_\_\_\_\_ Date: \_\_\_\_\_





## SUPPORTING DOCUMENTATION

**Please provide the following documents to support the information you have provided on your application.**

1. A copy of your lease or a payment ledger from your landlord stating your rent payment history for the past 12 months.
2. Twelve months of Proof of **Household** Income (2 years if no credit score) such as:
  - Pay stubs or Payroll report
  - SS annual award letter
  - Annual Pension/Retirement Disbursement Statement
3. Tax returns for the last **two** years.
4. Six months of bank statements (checking and savings)
5. Copies of any divorce decree (if divorce finalized for less than 2 years)
6. Child support requirements, from the court, payable to or payable by you or co-applicant.
7. Any settlement or release documents or payment arrangements of any credit issue that you are aware will appear on your credit report.

### **If Self Employed:**

1. Profit & Loss Statement for the past 2 years
2. Schedules C and F, or other applicable business schedules from past 2 years tax returns

### **Habitat considers these criteria when making decisions about homebuyer selection:**

- Willingness to Partner:
  - meet deadlines during application process
  - provide accurate & honest information
  - agree to complete education classes in a timely manner
  - agree to sweat equity requirements on the build site for your home and possibly a neighbor's home.
- Ability to pay:
  - meet the monthly income requirements for the property that is available
  - have qualifying credit – 640 credit score or proof of 3 creditor's payments over a 24 month period.
  - debt to income ratio not more than 41% of your income
  - show the ability to pay current debts on time
  - pay \$500 upon contract signing
  - purchase 1 year of homeowner's insurance coverage
  - pay some closing cost
  - pay 1 month of HOA dues