



Clinton-Gratiot Habitat for Humanity
 P.O. Box 313, 2352 N US 27
 St. Johns, MI 48879
 989-227-1771 Alma Office: 989-463-2244



We are pledged to the letter and spirit of U.S. policy for the achievement of equal opportunity housing 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.

Homeownership Program Application

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.

Applicant Information

Applicant		Co-applicant	
Name:		Name:	
Soc. Sec. #:	Birthdate:	Soc. Sec. #:	Birthdate:
	Age:		Age:
Phone:		Phone:	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)	
Present Address:		Present Address:	
Number of Years: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Number of Years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	
If living at present address for less than two years, please list your last address:			
Last Address:		Last Address:	
Number of Years: <input type="checkbox"/> Own <input type="checkbox"/> Rent		Number of Years: <input type="checkbox"/> Own <input type="checkbox"/> Rent	
Dependents and others who will live with you			
Names		Relationship to Applicant	Sex: Age:
1)			
2)			
3)			
4)			
5)			
6)			

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: _____

Monthly Income

Alimony, child support or separate maintenance income need not be revealed if the applicant/co-applicant does not choose to have it considered for repaying this loan (see enclosed Equal Credit Opportunity Act Notice insert and return a signed copy with your application).

Income Source	Applicant	Co-Applicant	Others in Household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 Housing	\$	\$	\$	\$
Food Assistance	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

<p>Please Note: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.</p>	Household members whose income is listed above under Others in Household			
	Name	Income source	Monthly income	Date of birth
			\$	
			\$	
			\$	

Source of Downpayment and Closing Costs

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

Assets

Name of bank, savings and loan, credit union, etc.	Complete address	Account number	Current balance
			\$
			\$
			\$
			\$
			\$
			\$
			\$

Monthly Expenses

Account	Applicant	Co-Applicant	Total
Rent/House Payment - Circle One	\$	\$	\$
Utilities - List:	\$	\$	\$
Car Payment	\$	\$	\$
Renters/Home Insurance	\$	\$	\$
Auto Insurance	\$	\$	\$
Child Care	\$	\$	\$
Television/Internet Service	\$	\$	\$
Cell Phone	\$	\$	\$
Land Line	\$	\$	\$
School Lunch	\$	\$	\$
Business Expenses	\$	\$	\$
Alimony/Child Support	\$	\$	\$
Union Dues	\$	\$	\$
Medical Insurance - Out of Pocket Costs	\$	\$	\$
Other _____	\$	\$	\$
Other _____	\$	\$	\$
Total	\$	\$	\$

Debts

Account	Applicant			Co-Applicant		
	Monthly Balance	Unpaid Balance	Months left to pay	Monthly Balance	Unpaid Balance	Months left to pay
Other Motor Vehicle	\$	\$		\$	\$	
Boat/Trailer/Camper	\$	\$		\$	\$	
Furniture, Appliance, Televisions (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child Support	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Total Unpaid Medical Debt	\$	\$		\$	\$	
Student Loans	\$	\$		\$	\$	
Other _____	\$	\$		\$	\$	
Other _____	\$	\$		\$	\$	
Other _____	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

Declarations

Please check yes or no for each of 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 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. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Have you or an immediate household member served in the military?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a U.S. citizen or a 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 e, or "no" to question g, please explain on a separate piece of paper

Authorization and Release

I hereby authorize and instruct Clinton-Gratiot Habitat for Humanity (hereafter CGHfH) to obtain and review my credit report. My credit report will be obtained from a credit-reporting agency chosen by CGHfH. I understand and agree that CGHfH intends to use the credit report for the purpose of evaluating my financial readiness for the Habitat Homeownership program. I also understand that by authorizing CGHfH to pull my credit report that this hard inquiry could result in an average of a 2-10 point decrease in my credit score.

I understand that by filing this application, I am authorizing Clinton-Gratiot Habitat for Humanity (hereafter CGHfH) to evaluate my actual need for the Habitat homeownership program, my ability to repay the loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand this 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 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 CGHfH even if the application is not approved.

Applicant Signature

Date

Email address

Co-applicant Signature

Date

Email address

PLEASE FILL OUT ONLY ONE APPLICATION PER HOUSE, BRING TO:

Clinton-Gratiot Habitat for Humanity

2352 N US 27

St. Johns, MI 48879

(989) 227-1771, ext. 6

OR MAIL TO:

Clinton-Gratiot Habitat for Humanity

PO Box 313

St. Johns, MI 48879

OR FAX TO: 989-227-8888

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 ethnicity, 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.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (you 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 (includes single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (you 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 (includes single, divorced, widowed)



Our Mission

Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat for Humanity was started in 1976 by a man by the name of Millard Fuller who had a vision of a world where everyone has a safe, decent and affordable place to live. Since its start, Habitat for Humanity has built and sold more than 1,000,000 homes worldwide and serves in more than 90 countries.

When seeking Partner Homeowners, Habitat looks at three criteria:

1. NEED – Do you have a NEED for housing? Is your current living situation too expensive, substandard, unsafe or overcrowded?
2. ABILITY TO PAY – Do you have stable income and a credit score of 640 or better? If not, are you willing to work through a plan to get your credit score at that level or better? Are you considered low to moderate income?
3. WILLINGNESS TO PARTNER – Are you willing to partner with us? Every adult applicant is required to serve 250 “sweat equity” hours through the construction of their home and/or other ways with Habitat for Humanity.

Which areas are you interested in? Please check or number top 3

Alma _____ Ashley _____ Breckenridge _____ DeWitt _____ Ithaca _____

St. Johns _____ St. Louis _____ Other (please list) _____



Clinton-Gratiot
Habitat
 for Humanity®



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, with offices at 1111 Superior Avenue, Suite 200, Cleveland, OH 44114-2507 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we 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 you 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: _____