

Dear Prospective Homeowner,

Habitat for Humanity of the Greater Wenatchee Area, your local affiliate of Habitat for Humanity International, has a mission to provide safe and affordable homes for individuals and families in need in the greater Wenatchee and East Wenatchee area. Thank you for your interest in applying for homeownership through our program.

Habitat for Humanity is a nonprofit Christian housing ministry, funded through corporate and private donations, grants and our Habitat for Humanity Store. We utilize skilled builder management, volunteer labor and in some cases donated supplies and equipment to build safe, comfortable and affordable homes for lower income families. By partnering with us, the future homeowner(s) actively works on the construction of their own home funded by our organization. In turn, we sell the home to the future homeowner(s) through an affordable interest mortgage paid back over time, typically between 25 and 30 years. We know that offering our future homeowners a hand up, not a handout, means an improved living environment where the family can grow and thrive.

The selection of Habitat Homeowners is not done by one person, rather it is completed by our Homeowner Selection Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, familial status or because all or part of the applicant's income is derived from a public assistance program. All information is considered confidential and is used only for family selection purposes. Please see the non-discrimination policy and information in our application packet.

Please review all of the information in the enclosed application packet. If you are interested in submitting a completed application for our program, please ensure that you have read and understand all of the information enclosed, fill out the application form completely and provide copies of all of the documentation requested.

We are here to help you. If you need assistance completing the enclosed application or if you have any questions, please call our office at (509) 663-1889. Please return your completed application packet to our address below via US Mail.

Thank you for your interest in our program!

Sincerely,  
***Habitat for Humanity of the Greater Wenatchee Area***  
*Homeowner Selection Committee*



**HOMEOWNER SELECTION PROCESS**  
**FISCAL YEAR 2025/2026**  
**HABITAT FOR HUMANITY OF THE GREATER WENATCHEE AREA**

Habitat for Humanity has the following selection criteria to objectively select future homeowners.

**Please consider if your situation demonstrates these qualifications:**

1. A **need** for adequate shelter, which can range from overcrowding to structural issues.
2. Household income and the **ability to pay** the mortgage, real estate taxes and homeowner insurance based on our income criteria as indicated below under *Household Income Limitations*.
3. The **willingness to partner**. This includes completing up to 500 hours of sweat equity, participating in training sessions that are offered, demonstrating commitment and responsibility, agreeing to our construction standards and being a responsible partner.
4. The applicant should demonstrate a debt-to-income ratio such that they qualify to be a recipient of a mortgage according to current state and federal lending regulations.
5. Each applicant must be a U.S. Citizen or a Legal Resident of the United States.

**HOUSEHOLD INCOME LIMITATIONS**

Household Size		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
40%	Minimum Annual Income Level	\$27,020	\$30,880	\$34,740	\$38,600	\$41,688	\$44,776	\$47,864	\$50,952
	Minimum Monthly Income Level	\$2,252	\$2,573	\$2,895	\$3,217	\$3,474	\$3,731	\$3,989	\$4,246
60%	Maximum Annual Income Level	\$40,530	\$46,320	\$52,110	\$57,900	\$62,532	\$67,164	\$71,796	\$76,428
	Maximum Monthly Income Level	\$3,377	\$3,860	\$4,342	\$4,825	\$5,211	\$5,597	\$5,983	\$6,369

**Please read the following items to see if you have a continued interest in our ministry and determine whether your situation might meet our general guidelines:**

- To apply, please complete the Habitat Homeownership Program Application attached. Our affiliate requires completion of the full homeowner application thoroughly and truthfully, with all the necessary details regarding the qualifying criteria discussed previously. All people over the age of 18 who will be living in the household are required to include their income, expenses, assets and debts on the application if their income is included in Section 6 of the application. Upon receiving your completed homeownership application and required documentation, our affiliate will proceed with the assessment process.
- If it is determined that you do not qualify for a Habitat home (unable to meet any of the qualifying criteria) throughout any step of the application and assessment process, you will be notified by the affiliate.
- Based on information you provide on the application and with your permission, we will perform necessary verifications, such as employment income history, other income, checking and savings account balances, obtaining a credit report and other credit references, and a statement from your current and previous landlords.
- The Habitat income guidelines are based upon total gross income from all sources and limits are established annually based on HUD guidelines. Habitat services future homeowners with total annual household income within 40% - 60% of the Area Median Income (AMI) for the household size using different mortgage options based on the *Household Income Limitations* as shown in this document. Household income is the combination of all sources including but not limited to earned income, disability, social security, pensions, child support, alimony or other sources.

**The process of application includes the following:**

- Once all the application documents are received in full, they will be evaluated by our Homeowner Selection Committee.
- If it is determined that you meet all the qualifications the next step is an in-home visit made by members of the Homeowner Selection Committee. Home visits are not limited to one occasion. The purpose is to confirm the need for adequate shelter, an opportunity to review Habitat's ministry and your applicant's requirements for obtaining a home through our program, and to

assess your willingness to meet the obligations to work with our affiliate as a future homeowner. The home visit does not infer selection into the program.

- Once our homeowner Selection Committee makes a final determination on applicants who have completed the initial review process, they refer all qualified applicants to our Board of Directors. The Board of Directors makes final selections based on our available funding, the applicant's application, level of need and all equal opportunity lending regulations.
- Once the Board of Directors has made their final determination of potential homeowners those applications will, with your permission, be forwarded to a pre-selected third-party mortgage origination firm that we work with for qualification for our program. Our mortgage origination firm will look at mortgage product options including but not limited to USDA Rural Development affordable financing and Habitat for Humanity Michigan Fund financing. This part of the process will include steps that utilize the information that you have provided our affiliate with your application but may also require additional information for evaluation or clarification purposes by our mortgage origination firm.

#### **What's next if you are selected to become a future homeowner?**

- Once selected to partner with Habitat each future homeowner will receive a Letter of Acceptance into the program. This letter explains many details of the program and must be signed and returned to the affiliate along with other documents including a sweat equity policy and photographic release authorization. The Letter of Acceptance is an agreement to partner and is NOT considered a sales contract at this phase of the process. However, it does include information about the obligations of both Habitat and the future homeowner for the purposes of the partnership.
- Habitat is a volunteer-driven organization. As part of the partnership all adult (18 years and older) household members are required to put in up to a total of 500 hours of sweat equity (volunteer time) on their home or related Habitat projects or at the Habitat for Humanity Store. Our affiliate will assign a mentor to each future homeowner who will work with them to determine potential sweat equity opportunities. Sweat equity requirements are detailed in our sweat equity policy and will be discussed more fully with future homeowners after selection.
- As part of the partnership, you will also be asked to participate in training programs including but not limited to budgeting and finance, home maintenance and repair, and homeownership training. Training programs may be in person at designated training locations or online and will count as sweat equity hours for the future homeowners.

- Habitat homes are modest in size to suit the size of those in the household and are built to ensure affordability. Three-bedroom homes are approximately 1,170 square feet and four-bedroom homes are approximately 1,300 square feet in size. Habitat home size and location is selected by the affiliate and is built according to our Basic House Description. Homes may be single-family houses or multi-family units within a complex. There are limitations as to finishes, styles, available vacant lot parcels and options, which will be discussed with you as you enter the program. Please note that it is becoming increasingly difficult to find affordable vacant housing parcels in this area therefore lot locations are at the discretion of the affiliate.
- Habitat is the licensed builder of the home and sells the home as part of our affordable homeownership program. The mortgage term and monthly mortgage payment is adjusted specifically for your household so that your mortgage payment does not exceed 30% of gross monthly household income at the time of closing. Your mortgage payment will include a principal payment, any interest, property taxes and homeowner insurance. Your mortgage may be arranged through a pre-selected mortgage servicing organization, i.e., Habitat for Humanity Michigan Fund or USDA Rural Development.
- Future homeowners are generally selected 6 to 12 months prior to the start of construction of their home. This is to allow the homeowner(s) time to begin working on their sweat equity hours. Sweat equity hours begin accumulating only after the Letter of Acceptance has been signed. Volunteer hours worked with Habitat prior to the signing of the Letter of Acceptance are not counted toward future homeowner sweat equity hours.
- Once the future homeowner is assigned a location and the construction process has begun it typically takes 4 – 6 months to complete by volunteer labor, skilled trades people and a skilled Construction Manager who is an employee of our affiliate.

**Let's get started:**

- 1) REVIEW THE FOLLOWING DOCUMENTS THOROUGHLY
- 2) FILL OUT THE APPLICATION FORM
- 3) OBTAIN COPIES OF ITEMS ON THE *"REQUIRED DOCUMENTS CHECKLIST"*
- 4) BE SURE TO PROVIDE CURRENT TELEPHONE NUMBER(S) AND EMAIL ADDRESS(ES) ON THE APPLICATION SO THAT WE MAY EASILY CONTACT YOU FOR ADDITIONAL INFORMATION OR QUESTIONS
- 5) SUBMIT YOUR APPLICATION PACKET TO OUR OFFICE WHEN IT IS COMPLETE
- 6) PLEASE NOTIFY OUR OFFICE IF YOU HAVE A CHANGE IN CONTACT INFORMATION



**EQUAL HOUSING  
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair  
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is Illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

In the sale or rental of housing or  
residential lots

In the provision of real estate  
brokerage services

In advertising the sale or rental  
of housing

In the appraisal of housing

In the financing of housing

Blockbusting is also illegal

---

---

**Anyone who feels he or she has been  
discriminated against may file a complaint of  
housing discrimination:**

**1-800-669-9777 (Toll Free)**

**1-800-927-9275 (TTY)**

**[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)**

**U.S. Department of Housing and  
Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410**



## REQUIRED DOCUMENTS CHECKLIST

Before submitting your application, **please make sure you have obtained and attached COPIES of all the following items.** This handy checklist is provided to assist you with the process. The more complete your application, the less time to process. Thank you for your assistance.

**CHECK when COPIES of the following information has been obtained and attached for applicant and/or co-applicant:**

- Most recent two years Federal Tax Return(s) for applicant (and co-applicant) (complete tax returns including signature and all schedules and attachments)
- Most recent bank statements for all checking & savings accounts (all pages of bank statements showing statement period, beginning and ending balance )
- Paycheck stubs for the past 6 months from applicant and co-applicant
- Statements from applicable agencies for all other family income listed on Page 3 Section 7 of application
  - TANF
  - Alimony
  - Child Support
  - Social Security
  - SSI
  - Disability
  - Other
- Address and telephone number of landlord(s) for the past three years
- A listing of any assets owned or debts due which are not described in the application
- Proof of U.S. Citizenship or legal residency for applicant and co-applicant
  - U.S. Passport,
  - Birth Certificate or
  - Permanent Residency Card

*List on a separate sheet of paper any item listed above that is included on your application for which you do not have documentation, the reason why and when you expect to submit it. Please be specific and detailed.*



# 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 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.

- Type of credit**
- I am applying for **individual credit**.
  - I am applying for **joint credit**. Total number of borrowers: \_\_\_\_\_
  - Each borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_

### 1A. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name: _____	Co-applicant's name: _____																																																
Alternative and former names: _____	Alternative and former names: _____																																																
EMAIL: _____	EMAIL: _____																																																
Social Security number _____	Social Security number _____																																																
Home phone (____) _____	Home phone (____) _____																																																
Cell phone (____) _____	Cell phone (____) _____																																																
Work phone (____) _____	Work phone (____) _____																																																
Age _____ Date of birth (mm/dd/yyyy) _____	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 style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><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 style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Age</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><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: _____																																																
<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	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
Number of years: _____	Number of years: _____																																																
<b>FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE</b>																																																	
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: _____																																																

### 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)
- Currently retired, discharged, or separated from service
- 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 a certain number of "sweat-equity" 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 SWEAT-EQUITY 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

Other rooms in the place where you are currently living:  Kitchen  Bathroom  Living room  Diningroom

Other (please describe): \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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

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

**If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.**

Name, address and phone number of current landlord: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### 4. PROPERTY INFORMATION

I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?  
 \$ \_\_\_\_\_/month    Unpaid balance \$ \_\_\_\_\_

Do you own land other than your residence?  No  Yes  
 Monthly payment (including taxes, insurance, etc.)  
 \$ \_\_\_\_\_

### 5. EMPLOYMENT INFORMATION

5. 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/dd/yyyy):	Name and address of <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<b>If working at current job less than one year, complete the following information.</b>			
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 business:	Business phone:	Type of business:	Business phone:
<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.

### 6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

### HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

**7. NOT APPLICABLE**

--

**8. ASSETS**

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**9. LIABILITIES AND EXPENSES**

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
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>	\$	\$		\$	\$	

**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 personal visits, 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. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, 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** \_\_\_\_\_

### 13. 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 phone number
	Interviewer's signature	Date

## 14. UNMARRIED ADDENDUM

### FOR BORROWER SELECTING THE UNMARRIED STATUS

**Lender instructions for using the Unmarried Addendum:** The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected "Unmarried" in Section 1:**

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  No  Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

Civil union  Domestic partnership  Registered reciprocal beneficiary relationship

Other (explain): \_\_\_\_\_

**State:** \_\_\_\_\_

## 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 in the Northwest region, 915 Second Ave, Room 2896, Seattle, WA 98174 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 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) Signature:

Applicant: \_\_\_\_\_

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

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

Co-Applicant: \_\_\_\_\_

Print Name: \_\_\_\_\_

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

## Applicant and Co-Applicant Authorization to Release Information

During the application process for homeownership Habitat for Humanity of the Greater Wenatchee Area will verify employment income and payment history with your landlord.

**Please complete and sign the attached forms in the gray highlighted sections only.**

If you have been at your current employer for less than two years we will contact you about completing an additional form for verification with your past employer.

If you have been at your current rental location for less than two years we will contact you about completing an additional form for verification with your previous landlord.

***These forms must be returned with your application packet.***  
***Please submit them with the application and copies of the required documentation listed on page 7.***

**Employment Verification**

<p><b>Regarding:</b> _____ Applicant Name</p> <p>_____ Address</p> <p>_____ City, State, Zip</p>	<p><b>Date of request:</b> _____</p> <p><b>Requested by:</b> <b>Habitat for Humanity</b> 1408 Washington St Wenatchee, WA 98801</p>
<p>I authorize the release of the following information to Habitat for Humanity of the Greater Wenatchee Area for use in determining eligibility for the Habitat homeownership program.</p>	
<p>_____ Applicant signature</p>	<p>_____ Date</p>

Company name: \_\_\_\_\_ Type of business: \_\_\_\_\_

Company address: \_\_\_\_\_

City, state, ZIP: \_\_\_\_\_

Date of employment: \_\_\_\_\_

Present position: \_\_\_\_\_

**Current base pay**

Amount: \$ \_\_\_\_\_ Annually \_\_\_\_\_ Per hour

Scheduled hours per week: \_\_\_\_\_

Earnings: \$ \_\_\_\_\_ calendar year to date \$ \_\_\_\_\_ last calendar year

Does this person regularly receive overtime or bonuses?  Yes  No

If yes, average number of overtime hours per month: \_\_\_\_\_

If yes, bonus type, payment schedule and average amount: \_\_\_\_\_

Additional comments: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

**Employment Verification**

<p><b>Regarding:</b> _____ Applicant Name</p> <p>_____ Address</p> <p>_____ City, State, Zip</p>	<p><b>Date of request:</b> _____</p> <p><b>Requested by:</b> <b>Habitat for Humanity</b> 1408 Washington St Wenatchee, WA 98801</p>
<p>I authorize the release of the following information to Habitat for Humanity of the Greater Wenatchee Area for use in determining eligibility for the Habitat homeownership program.</p>	
<p>_____ Applicant signature</p>	<p>_____ Date</p>

Company name: \_\_\_\_\_ Type of business: \_\_\_\_\_

Company address: \_\_\_\_\_

City, state, ZIP: \_\_\_\_\_

Date of employment: \_\_\_\_\_

Present position: \_\_\_\_\_

**Current base pay**

Amount: \$ \_\_\_\_\_ Annually \_\_\_\_\_ Per hour

Scheduled hours per week: \_\_\_\_\_

Earnings: \$ \_\_\_\_\_ calendar year to date      \$ \_\_\_\_\_ last calendar year

Does this person regularly receive overtime or bonuses?     Yes     No

If yes, average number of overtime hours per month: \_\_\_\_\_

If yes, bonus type, payment schedule and average amount: \_\_\_\_\_

Additional comments: \_\_\_\_\_

Signature: \_\_\_\_\_

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

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

\_\_\_\_\_  
Date

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

RE: \_\_\_\_\_  
(Applicant and co-applicant, if applicable)

Dear \_\_\_\_\_:

The above-named person has applied for housing through the Habitat for Humanity homeownership program and has given us written permission to contact you for a landlord reference. We would appreciate your help in answering the following questions. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. Your prompt return of the requested information will be appreciated. A self-addressed, stamped return envelope is enclosed.

Thank you for your assistance.

Sincerely,

April Wiggins  
Homeowner Selection Chair

I (we) authorize the release of the following information to Habitat for Humanity of the Greater Wenatchee Area for use in determining eligibility for the Habitat homeownership program.

Applicant signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant signature: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant's payment history (circle one):    Excellent            Satisfactory            Unsatisfactory

Rental period (give dates): From \_\_\_\_\_ to \_\_\_\_\_

Amount of monthly rent: \$ \_\_\_\_\_

Any further comments: \_\_\_\_\_

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

Printed Name: \_\_\_\_\_ Title: \_\_\_\_\_

## Privacy Statement and Notice

At Habitat for Humanity of the Greater Wenatchee Area, we are committed to keeping your information private. We recognize the importance applicants, future homeowners and current homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, future homeowner and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.;
- Information about your transactions with us, our affiliates, or others such as you're your loan balance, payment history, etc.; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity of the Greater Wenatchee Area employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations or governments

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of the Greater Wenatchee Area at (509) 663-1889.

**E-SIGN ACT DISCLOSURE AND AGREEMENT**

Dear Applicant:

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence and notices from us electronically, instead of paper copies through the mail, please review this notice and provide your consent.

1. **Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
  - All legal and regulatory disclosures and communications associated with the product or service available through Habitat for Humanity of the Greater Wenatchee Area.
  - Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
  - Privacy policies and notices.
  
2. **Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
  
3. **How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form by contacting us at [habitat@nwi.net](mailto:habitat@nwi.net) and 1408 Washington St, Wenatchee, WA 98801. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.
  
4. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this E-Sign Act disclosure and your account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at [habitat@nwi.net](mailto:habitat@nwi.net) and 1408 Washington St, Wenatchee, WA 98801.
  
5. **Hardware and Software Requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have:
  - an Internet browser that supports 128 bit encryption;
  - sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
  - an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;

- a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above;
- Adobe Reader version 8.0 or higher.

6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us at [habitat@nwi.net](mailto:habitat@nwi.net) and 1408 Washington St, Wenatchee, WA 98801. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

8. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

10. **Consent.** By signing below you agree that you have read, understand, and agree to the E-Sign Act. You hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

Sincerely,

*Habitat for Humanity  
of the Greater Wenatchee Area*

Acknowledged and Agreed to by:

\_\_\_\_\_

Name: \_\_\_\_\_

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