

7. 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 or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back? Please note Habitat Partners are responsible for saving for Down payment/Closing costs. Habitat will help you establish healthy savings habits through the Homeownership Program.

8. ASSETS Please list all accounts (example: Checking, Savings, IRA, 401K etc)

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

9. LIABILITIES AND EXPENSES- Please list all expenses to the best of your ability

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
	Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance
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	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES Please list all to the best of your ability

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

MONTHLY EXPENSES CONTINUED

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

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
Note: 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.

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

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

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** _____

Please complete to the best of your ability. Please answer all questions on this form.

What size home do you currently live in? (please circle) 1 bedroom 2 bedroom 3 bedroom 4 bedroom studio other (If other please explain: _____)

OVERCROWDING

Does each household member have their own room? ___ yes ___ no

If no explain: _____

Are "other rooms" used as sleeping space? ___ yes ___ no

If yes explain: _____

Are children of different genders sharing a room? ___ yes ___ no

If yes explain: _____

Are children of more than 3 years apart or children/adults sharing a room? ___ yes ___ no

If yes explain: _____

How Many Bathrooms are available in the household?(Circle one) 0 1 1.5 2 3

If 0 explain: _____

HOUSE DESCRIPTION

Description your current housing situation (please circle/complete)

- Rental
- Temporary housing with friend/relative positive situation

Additional information: _____

- Temporary housing with friend/relative negative situation

Additional information: _____

- Temporary emergency housing *Please note Habitat Dutchess is not an emergency housing agency

Is there accessible outdoor space at your home? (please circle/complete)

- Yes there is space to play and be outside
- Yes there is space but it is too small to use
- Yes there is space but it is unsafe
- No there is no outdoor space

ACCESSIBILITY

Are bedrooms and bathrooms accessible to household members with physical disabilities?

___ yes ___ no

If no explain: _____

Can household members with physical disabilities enter/exit the home without assistance?

___ yes ___ no

If no explain: _____

AFFORDABILITY **to be completed ONLY by QLO of Habitat Dutchess**

% of household income used for housing: _____%

% of household income used for utilities (electric, heat, water, internet/phone) _____%

14. 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>Ethnicity (check one or more):</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>Ethnicity (check one or more):</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>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>
<p>Race (check one or more):</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>Race (check one or more):</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>

Please note: THE NEXT APPLICATION PERIOD IS SEPTEMBER 1, 2022-OCTOBER 1, 2022 Applications received before or after will not be kept on file.

15. 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: _____

**Please note: THE NEXT APPLICATION PERIOD IS SEPTEMBER 1, 2022-
OCTOBER 1, 2022 Applications received before or after will not be kept on file.**

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

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington DC 20580

877-FTC-HELP (382-4357)
9 a.m. to 8 p.m. Eastern Time
Monday through Friday

New York State is the North East Region
William H. Efron, Director
Deborah Marrone, Assistant Director

The Northeast Region handles both antitrust and consumer protection matters. The Region works to enforce the federal antitrust laws through merger and anticompetitive conduct investigations and litigation across an array of industries. The office also stops unfair, deceptive and fraudulent business practices by conducting investigations, bringing law enforcement actions, building state and local partnerships, and educating consumers and businesses about their rights and responsibilities.

Headquartered in New York City, this regional office serves the residents of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Puerto Rico, Rhode Island, Vermont, and the U.S. Virgin Islands.

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: _____



Habitat for Humanity[®]

of Dutchess County

I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay a loan and other expenses of homeownership and my willingness to be a partner family.

I, Applicant/Homeowner, hereby authorize the release of information **to** any employer, bank, credit reporting agency, clerk of courts, real estate company, or any other financial institution.

I, Applicant/Homeowner, hereby authorize the release of information **from** any employer, bank, credit reporting agency, clerk of courts, real estate company, or any other financial institution to Habitat for Humanity Dutchess County.

The employer, bank, credit reporting agency, clerk of courts, real estate company, or any other financial institution are authorized to disclose to Habitat for Humanity of Dutchess County any personal, financial, information or report regarding my past, present and future financial situation. This includes but not limited to property ownership and rentals, personal and credit references, landlord references, criminal records, bank accounts, and all income.

I further authorize a photographic copy of this release to be the equivalent of the original and to be accepted the same as an original.

I understand that:

- Ignoring this release does not guarantee that I will be approved for a specific program.
- My authorization shall:
 1. Be effective when signed upon application; and
 2. Remain in effect until the loan is paid in full or until I revoke my authorization in writing and my revocation is received by Habitat for Humanity Dutchess County, whichever shall occur first.

Applicant/Client Name (Printed)

Applicant/Client Signature & Date

Co-Applicant/Client Name (Printed)

Co-Applicant/Client Signature & Date

Habitat for Humanity of Dutchess County Representative

(Printed)

Habitat for Humanity of Dutchess County Representative

Signature & Date

: 34;F3F 8AD: G? 3@;FK;@F7D@3F;A@3>I;@5zF3>7@F D7>73E7

For good and valuable consideration, the receipt and sufficiency of which I hereby acknowledge, I, _____ and (in the case of a minor) _____, the parent having legal custody and/or the legal guardian of _____, hereby grant to Habitat for Humanity International, Inc. ("HFHI") and their successors and assigns, full authorization and the absolute right and permission to record my appearance, performance and voice, and to use, in edited or unedited form, the results and proceeds thereof in connection with the filming, videotaping and/or audio taping of this event. I also grant HFHI the absolute right to sell, assign, convey, reproduce, copyright, use or publish photographic and/or audio reproductions, portraits, or pictures of me, motion picture or video tape pictures of me, in any manner, in any broadcast or non-broadcast media, including electronic computer media, in perpetuity, or in which I may be included in whole, in part or in composite, in conjunction with my own or any other picture, product, person or reproduction, in color or otherwise, made through any media at its studios or elsewhere, for art, advertising, commerce, business or trade or any other lawful purpose whatsoever.

I hereby waive any right that I may have to inspect or approve the finished product or the advertising copy which may be used in connection therewith, or the use to which it may be applied. I hereby release, discharge and agree to hold harmless HFHI, its nominees, designees, successors and assigns, or others for whom they are acting, from any liability of any nature or description by virtue of any use whatsoever, whether intentional or otherwise, from any change that may occur or be produced in the taking of said picture or pictures, in any processing tending towards the completion of the finished product, unless it can be shown that said use or change is solely for the purpose of subjecting me to conspicuous ridicule, scandal, reproach, scorn and indignity.

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