

# Affordable Homeownership Program

## Application Instructions

Thank you for your interest in Habitat Chicago's Affordable Homeownership Program! We look forward to reviewing your application. Please be reminded that all information you provide on this application must be truthful and accurate as it is subject to federal regulation.

**Application:** A complete application consists of three pieces:

1. **Part I: Applicant Summary Form**, filled out completely to the best of your ability. The forms may be filled out in a PDF reader or by hand. All signatures must be actual signatures (not typed signatures).
2. **Part II: All supporting documents** that apply to you according to the Supporting Documents Worksheet (Appendix A). You do not need to submit the worksheet, but you must submit all relevant documents. Please review the list so that you are prepared with the appropriate documentation at time of application submission. Your application will be considered incomplete if supporting documentation is missing.
3. **Part III: Notices, Authorizations, and Releases**, read carefully and signed, giving us permission to process your application.

If you prefer a paper copy of this packet, you may pick one up at the Habitat Chicago office by appointment. See below for contact information.

**Submission:** Your complete application, including parts I, II and III, must be submitted in paper form at a scheduled consultation (we cannot accept digital versions). Please do not mail your application. Visit our website to schedule the consultation.

### Questions

If you have any questions or concerns about the application process or components, please contact us. We are happy to help. Phone: 312-563-0296 x336. Email: [application@habitchicago.org](mailto:application@habitchicago.org).

## Application

Please complete this application as completely and accurately as possible to seek qualification for the Habitat for Humanity Chicago Affordable Homeownership Program. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

If you need more space 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.

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.

## Application Part I: Applicant Summary Form

### Section I: Application Overview

I am applying as a: ☐ Single applicant

☐ Co-applicant

My current income is from:

- ☐ full-time employment
- ☐ part-time employment
- ☐ self-employment
- ☐ multiple jobs
- ☐ government assistance

I had a recent life change and do not have 2 years of consistent work history: ☐ Yes ☐ No

I am a current student: ☐ Yes  
☐ No

I have paid rent consistently for the past 12 months: ☐ Yes ☐ No

If No, I can provide evidence of a similarly sized monthly savings or debt reduction: ☐ Yes ☐ No

I will have individuals over the age of 18 living in the household ☐ Yes ☐ No

Household members over the age of 18 are: Employed: ☐ Yes ☐ No

Currently living with me full-time: ☐ Yes ☐ No

One or more of my household members (18 yrs or over) had a recent life change and/or do not have 2 years of consistent work history: ☐ Yes ☐ No

**Section II: Applicant Identifying Information**

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Email: \_\_\_\_\_

☐ Married    ☐ Separated    ☐ Unmarried (including single, divorced, widowed)

Current Address:    Number of years at this address: \_\_\_\_\_ Move-in Date (MM/YY): \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Previous Address:    If you have lived at your current address for less than two years, list your previous address below.

Number of years at this address: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**Section II: Co-Applicant Identifying Information**

Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Email: \_\_\_\_\_

☐ Married    ☐ Separated    ☐ Unmarried (including single, divorced, widowed)

Current Address:    Number of years at this address: \_\_\_\_\_ Move-in Date (MM/YY): \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Previous Address:    If you have lived at your current address for less than two years, list your previous address below.

Number of years at this address: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

### Section III: Applicant Housing Information

This information must account for your most recent 24 months from date of application. Please note that this is a first-time homebuyer program and applicants who have owned a home in the past 3 years do not qualify for this program.

Current Address: Rent ☐ Own: ☐

Current Landlord: Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Street: \_\_\_\_\_ City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Total Monthly Rent: \$ \_\_\_\_\_ Amount Paid by You: \$ \_\_\_\_\_  
 Difference in amount is paid by: \_\_\_\_\_

Previous Address: Rent ☐ Own: ☐  
 Move-in date: \_\_\_\_\_ Move-out date: \_\_\_\_\_

Property: Have you ever owned a home? ☐ Yes ☐ No Year: \_\_\_\_\_  
 Have you ever owned land? ☐ Yes ☐ No Year: \_\_\_\_\_  
 Have you been denied for a mortgage? ☐ Yes ☐ No Year: \_\_\_\_\_  
 Have you been involved in a short-sale? ☐ Yes ☐ No Year: \_\_\_\_\_

**Please list all dependents AND any individuals who will live in the future home.**

Name	Date of Birth	Gender	Dependent Of	Will Live in Home
			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Not a dependent	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Not a dependent	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Not a dependent	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Not a dependent	<input type="checkbox"/> Yes <input type="checkbox"/> No
			<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Not a dependent	<input type="checkbox"/> Yes <input type="checkbox"/> No

### Section III: Co-Applicant Housing Information

This information must account for your most recent 24 months from date of application

Current Address:      Rent ☐      Own: ☐

Current Landlord:      Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Street: \_\_\_\_\_ City: \_\_\_\_\_  
State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Total Monthly Rent:      \$ \_\_\_\_\_      Amount Paid by You: \$ \_\_\_\_\_  
Difference in amount is paid by: \_\_\_\_\_

Previous Address:      Rent ☐      Own: ☐  
Move-in date: \_\_\_\_\_      Move-out date: \_\_\_\_\_

Property:      Have you ever owned a home? ☐ Yes    ☐ No      Year: \_\_\_\_\_  
Have you ever owned land? ☐ Yes    ☐ No      Year: \_\_\_\_\_  
Have you been denied for a mortgage? ☐ Yes    ☐ No      Year: \_\_\_\_\_  
Have you been involved in a short-sale? ☐ Yes    ☐ No      Year: \_\_\_\_\_

## Section IV: Applicant Employment Information

If there are any interruptions to the employment listed below, or if you experienced any life changing circumstance that resulted in a shorter than 2-year work history, please provide dates, a description, and evidence of such on a separate sheet of paper and submit with your application.

Current Employment 1: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Years on this Job: \_\_\_\_\_ Start Date (MM/YY): \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Current Employment 2: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Years on this Job: \_\_\_\_\_ Start Date (MM/YY): \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Previous Employment 1: If you have worked at your current job for less than two years, list your previous job(s) below for a complete two-year period.

Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Start date (MM/YY): \_\_\_\_\_ End Date (MM/YY): \_\_\_\_\_

Years on this Job: \_\_\_\_\_

I worked: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Previous Employment 2: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Start date (MM/YY): \_\_\_\_\_ End Date (MM/YY): \_\_\_\_\_

Years on this Job: \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

## Section IV: Co-Applicant Employment Information

If there are any interruptions to the employment listed below, or if you experienced any life changing circumstance that resulted in a shorter than 2-year work history, please provide dates, a description, and evidence of such on a separate sheet of paper and submit with your application.

Current Employment 1: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Years on this Job: \_\_\_\_\_ Start Date (MM/YY): \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Current Employment 2: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Years on this Job: \_\_\_\_\_ Start Date (MM/YY): \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Previous Employment 1: If you have worked at your current job for less than two years, list your previous job(s) below for a complete two-year period.

Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Start date (MM/YY): \_\_\_\_\_ End Date (MM/YY): \_\_\_\_\_

Years on this Job: \_\_\_\_\_

I worked: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

Previous Employment 2: Employment Type: ☐ Full-time ☐ Part-time ☐ Self-Employed/Gig ☐ Seasonal

Name of Employer: \_\_\_\_\_ Business Phone: \_\_\_\_\_

Business Address: \_\_\_\_\_

Title/Role: \_\_\_\_\_

Start date (MM/YY): \_\_\_\_\_ End Date (MM/YY): \_\_\_\_\_

Years on this Job: \_\_\_\_\_

I work: \_\_\_\_\_ hours per week AND \_\_\_\_\_ weeks per year Pay Rate:\$ \_\_\_\_\_ per ☐ hour ☐ year

## Section V: Household Income Information

Please calculate your MONTHLY GROSS INCOME for all sources and provide in the chart below. Please include all sources of income for each person who will live in your future household.

Source	Applicant	Co-Applicant	Household Member:	Household Member:	Household Member:
Wages	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$
Child Support	\$	\$	\$	\$	\$
Social Security	\$	\$	\$	\$	\$
SSI	\$	\$	\$	\$	\$
Disability	\$	\$	\$	\$	\$
Other:	\$	\$	\$	\$	\$
Other:	\$	\$	\$	\$	\$
Other:	\$	\$	\$	\$	\$
Total	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

## Section VI: Applicant and Co-Applicant Assets

Applicant must show consistent savings balance of at least \$2,500 for a minimum of 2 months leading up to date of application. Please include all assets of Applicant and Co-Applicant. Assets include accounts such as checking, savings, retirement, pension, brokerage, certificate of deposits, etc.

Financial Institution	Account Number	Account Type	Current Balance	Account Owner
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant
				<input type="checkbox"/> Applicant <input type="checkbox"/> Co-Applicant

Source of additional savings for closing costs (total of \$4,500 required for closing):

☐ Self ☐ Gift/Loan (up to \$1,200 allowed – note that any loan will be calculated into your debt obligations)

Amount: \$\_\_\_\_\_ Source: \_\_\_\_\_

Payment Plan (if loan): \_\_\_\_\_



## Debt

Please include all sources of debt for both the Applicant and Co-Applicant. Record in terms of monthly payments. Debt includes accounts or agreements to repay or pay for: Motor Vehicles, Alimony, Child Support, Credits Cards, Medical, Student Loans, Home Goods (furniture, appliances), City fines, etc. Total debt, including estimated housing payment, cannot exceed 43% of gross monthly income. Also, Applicant and Co-Applicant cannot have unresolved disputed debts in excess of \$1,000.

Type	Payment per Month	Applicant	Co-Applicant	Joint
	\$	<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"/>	<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"/>	<input type="checkbox"/>

Please list any deferred debt below.

Account	Date Payments will Resume	Expected Payment per Month	Applicant	Co-Applicant	Joint
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Declarations

Please check the box that applies to you and the co-applicant for each question. If you answer “no” to the first question or “yes” to any of the others, please explain on a separate piece of paper.

	Applicant	Co-Applicant
Are you a U.S. citizen or permanent resident or authorized non-permanent resident with a work visa?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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
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
Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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
Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## House Purchase Preference

Please identify the property, from the available unit list on the website, that you are interested in purchasing through acceptance into the Affordable Homeownership Program:

1<sup>st</sup> Choice: \_\_\_\_\_

2<sup>nd</sup> Choice: \_\_\_\_\_

Neighborhood preference only:

- ☐ I'm open to any home in West Pullman
- ☐ I'm open to any home in Greater Grand Crossing
- ☐ I'm open to any home in Austin (applicant must be a current Austin resident)

Clarifying Comments (optional):

### Authorization and Release

I understand that by filing this application, I am authorizing Habitat for Humanity Chicago (Habitat Chicago) to evaluate my need for its program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to meet the stated partnership requirements.

I understand that the evaluation may 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 the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat Chicago home loan, I may be disqualified from the program and forfeit any rights or claims to a Habitat Chicago home loan. The original or a copy of this application will be retained by Habitat for Humanity Chicago even if the application is not approved.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

## Application Part II: Supporting Documents

You are required to submit documentation that supports and verifies the information provided in the application. Please use the Supporting Documents Worksheet (Appendix A) for a step-by-step guide to collect the materials needed for a complete application. The list below gives some examples of documentation that you might need.

### Supporting Document Examples

#### Identification Documents

- State-issued photo ID or driver's license
- Copy of Marriage License or Divorce Decree
- Copy of Death Certificate

#### Residency Verification Documents – Austin Residents Only

(Must provide a 7-year history using at least 1 verification method below)

- Voter registration history report
- Previous leases from landlords
- Address history from valid credit report
- Tax Returns
- Address History Report provided by Secretary of State

#### Income and Employment Documents

- Most recent 2 months of bank statements for ALL deposit accounts
- Most recent 2 quarters of asset statements
- Most recent 2 years of W-2's and completed Tax Returns
- Most recent 60 days of pay stubs from ALL sources
- Most recent 60 days of income statements from ALL sources
- Current year-to-date P&L and Balance Sheet
- Most recent 2 years statements: Social Security / Disability
- Most recent 2 years statements: Child Support / Alimony / Foster Care
- Most recent 2 years statements: Pension Payments / Other

#### Rental History

- 12 months of rent payment documentation, or comparable savings/debt reduction

**Debts and/or Losses**

- Chapter 7 or 13 bankruptcy filing
- Foreclosure documentation Alimony / Child
- Support owed documentation for last year
- Most recent statement for any credit opened in last 60 days
- List of outstanding City of Chicago parking tickets, if any

**Explanations**

- Explanation of rental history irregularities
- Explanation of gaps in employment or change in life circumstance
- Explanation of derogatory accounts
- Explanation of identity theft and resolution documentation

## Application Part III: Notices, Authorizations, and Releases

The documents on the following pages serve to notify you of your rights about, and authorize us to proceed with, the assessment on your application.

Every page must be completed/signed upon submission. Please contact us if you have any questions about the purpose or the instructions for completing any of these documents.

See below for a brief description of the purpose of each document.

- **Privacy Statement and Notice:** This notice outlines what you can expect from Habitat Chicago in our treatment of the personal and/or confidential information we collect from you.
- **Equal Credit Opportunity Act Notice:** This notice outlines illegal discrimination activities and informs you that as a Special Purpose Credit Program, Habitat Chicago collects specific types of information in order to assess your eligibility.
- **Credit Score Information Disclosure:** This document informs you that you have a right to know your credit score if Habitat Chicago runs your credit, and which entities to contact if you have questions about your score or loan.
- **Credit Report Authorization and Release:** By signing this form, you authorize Habitat Chicago to run your credit for use in assessment of your application.
- **Sex Offender Registry Check:** This document authorizes Habitat Chicago to conduct a sex offender registry check on all adult members of your household.
- **Right to Receive an Appraisal:** This document notifies you that you have the right to and will receive a copy of your home's appraisal after we receive it later in the program.
- **Patriot Act Information Disclosure:** This document notifies you that in our collection of information in your application, we record your identifying information in compliance with the US Patriot Act.
- **Borrower's Certification and Authorization:** By signing this form, you confirm that all information in your application is accurate, and that you agree to allow Habitat Chicago to conduct normal business activities, which may involve sharing your personal information with trusted and legitimate third parties.
- **Willingness to Partner Agreement:** This document lists the partnership requirements of participating in the Affordable Homeownership Program.
- **Consent to Email Notification:** This document is an optional and allows us to expedite any requests for additional documentation or final determination by sending them electronically.
- **Information for Government Purposes Form:** This document is an optional demographic reporting form and will be discussed at the time you submit your application.

## Privacy Statement and Notice

At Habitat for Humanity Chicago, we are committed to keeping your information private. We recognize the importance applicants, program participants, tenants, and 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, program, 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 or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you to facilitate originating closing or servicing your loan:

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

Habitat for Humanity Chicago employees, program participants, 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, government entities, or other subsidy providers; and
- Financial institutions and brokers to whom we may sell or pledge mortgage loans.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, 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 contact Habitat for Humanity Chicago. Please acknowledge receipt of this notice by signing below.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant (print)

\_\_\_\_\_  
Date

## Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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: Federal Trade Commission Midwest Region, 230 S Dearborn St, Suite 3030, Chicago, IL 60604 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 for Humanity Chicago program.

Please acknowledge receipt of this notice by signing below.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant (print)

\_\_\_\_\_  
Date

## Credit Score Information Disclosure

In connection with your application for a home loan, the lender may conduct a credit check. If so, the lender must disclose to you the score that a consumer reporting agency distributed to users and that the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is provided to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer-reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The following companies provided the credit score used in making a decision for your loan request. These companies that provided the credit score also provided the credit file that your score is based upon.

Experian  
PO Box 2002  
Allen, TX 75013-0036  
888-397-3742  
www.experian.com

Equifax  
PO Box 740241  
Atlanta, GA 30374  
800-685-1111  
www.equifax.com

TransUnion  
PO BOX 1000  
Chester, PA 19022-100  
800-888-4213  
www.transunion.com

I have received a copy of this disclosure.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant (print)

\_\_\_\_\_  
Date



## Credit Report Authorization and Release

By my signature below, I authorize Habitat for Humanity Chicago to obtain a consumer credit report through a credit reporting agency chosen by Habitat for Humanity Chicago. I understand and agree that Habitat for Humanity Chicago intends to use the consumer credit report for the purpose of gathering information from my credit report as part of my participation in the homeowner application process or homeowner program. I hold Habitat for Humanity Chicago harmless for any information shown on my report and any action taken based on that information.

### Applicant

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

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

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

### Co-applicant

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

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

Date of Birth: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

## Sex Offender Registry Check Authorization

Habitat for Humanity Chicago requires that sex offender registry checks be conducted for all potential homebuyers, employees and key volunteers, and in particular, those who may have unsupervised contact with a child, the elderly or persons with disabilities. Habitat for Humanity Chicago reserves the right to recheck sex offender status at any time during the homebuilding process, course of employment and/or service.

Any person who does not consent to a sex offender registry check will not be permitted to become a homebuyer, employee or key volunteer with Habitat for Humanity Chicago.

If an applicant withholds information or falsifies information pertaining to a sex offense, the applicant may be disqualified from further consideration.

I have read the Sex Offender Registry Policy above and authorize Habitat for Humanity Chicago to run the required check.

_____	_____	_____
Applicant Signature	Applicant (print)	Date

_____	_____	_____
Co-Applicant Signature	Co-Applicant (print)	Date

**Any household member 18 years or older at the time of application, must also consent to this check. Please collect signatures for every household member 18 years or older before submitting.**

I have read the Sex Offender Registry Policy above and authorize Habitat for Humanity Chicago to run the required check.

_____	_____	_____
Household Member Signature	Household Member (print)	Date

_____	_____	_____
Household Member Signature	Household Member (print)	Date

_____	_____	_____
Household Member Signature	Household Member (print)	Date

_____	_____	_____
Household Member Signature	Household Member (print)	Date

## Right to Receive Copy of Appraisal

This document is to notify you that we may order an appraisal in connection with your loan during your participation in the program 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.

Please acknowledge receipt of this notice by signing below.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant (print)

\_\_\_\_\_  
Date

## Patriot Act Information Disclosure

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please acknowledge receipt of this notice by signing below.

\_\_\_\_\_  
Applicant Signature                      Applicant (print)                      Date

\_\_\_\_\_  
Co-Applicant Signature                      Co-Applicant (print)                      Date

Current Address:

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Mailing Address (if different):

Street: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

## Borrower's Certification and Authorization

### Certification

The Undersigned certify the following:

1. I/We have applied for a mortgage loan through Habitat for Humanity Chicago (Habitat Chicago), 111 W Jackson Blvd., Ste. 2130 | Chicago, IL 60604. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that Habitat Chicago reserves the right to change the mortgage loan review processes to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan through Habitat Chicago. As part of the application process, Habitat Chicago and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Habitat Chicago and to any investor to whom Habitat Chicago may collateralize my mortgage, any and all information and documentation that they request. Such information includes but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. Habitat Chicago is authorized to share my information for the purposes of the partnership phase and final loan qualification process with housing counseling or financial counseling agencies and down payment assistance programs as needed. Such information includes but is not limited to, employment history and income; bank, and asset account balances; credit history; and copies of income tax returns.
4. Habitat Chicago is authorized to share my information for the purposes of servicing my loan with entities that assist with the servicing of my loan. This includes but is not limited to outside servicers, mortgage payment assistance programs, housing/financial counseling agencies. Such information includes but is not limited to, employment history and income; bank, money market and asset account balances; credit history; copies of income tax returns, and mortgage payment history.
5. A copy of this authorization may be accepted as an original.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant (print)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant (print)

\_\_\_\_\_  
Date

## Willingness to Partner Agreement

Habitat for Humanity Chicago requires all applicants to agree to partnership requirements with our organization before acceptance into the Affordable Homeownership Program. The terms of this partnership are listed below. Please review and note your agreement by initialing each line in the Applicant and/or Co-Applicant column, and then by signing at the end.

	Applicant Agrees	Co-Applicant Agrees
Allow for a home visit, if needed, prior to approval into the program.		
Complete all required Habitat for Humanity Chicago homebuyer education courses and attend required one-on-one monthly meetings with Habitat Chicago staff or credit counselors.		
Attend an 8-hour Department of Housing and Urban Development (HUD) homebuyer class and pre-purchase counseling 30 days to 6 months prior to final loan approval.		
Complete all required volunteer hours at least 30 days prior to home closing (minimum of 200 hours for one-adult households or 250 hours for two- or more adult households).		
Maintain at least \$2,500 in savings during the program and save an additional \$2,000 by closing for a total of \$4,500 by at least 30 days prior to closing.		
Be willing to live where Habitat Chicago builds homes and understand that specific home preferences may not always be able to be accommodated.		
Avoid new consumer debt from time of selection as a homebuyer until closing on the home.		
Notify Habitat Chicago of changes in economic circumstances, including any increase or reduction in income.		
Notify Habitat Chicago of any change in family composition.		
Notify Habitat Chicago of any changes in contact information.		
Accept third-party restriction requirements for special programs that advance affordable homeownership (e.g. income or resale restrictions).		
Pay the mortgage regularly and on time after purchase.		
Maintain the home and property after purchase.		
Recognize that the purchase of the home is also an investment in the neighborhood at large, and that homeowners have unique responsibilities to uphold in the neighborhood.		

I understand and agree to adhere to the above statements. I understand that Habitat Chicago reserves the right to withdraw my acceptance to the program if I fail to meet any of the requirements in the partnership agreement.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date



## Habitat for Humanity Chicago Affordable Homeownership Program

### Consent to Email Correspondence Regarding Application

Thank you for applying to the Habitat for Humanity Chicago Affordable Homeownership Program.

By signing this form, you acknowledge that Habitat Chicago will communicate with you via phone and email to discuss your application moving forward. This will include any and all notices and requests for additional documents. We will not disclose your private information over email. Please note that email is not a secure network and we highly discourage you from sending personal information electronically. If you need to send any documentation digitally, please contact us and we will set up a secure method for you to do so.

☐ Please check here if you must also receive the aforementioned correspondence via mail.

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Applicant Signature	Date
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Co-Applicant Signature	Date
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## Information for Government Monitoring Purposes

**Please read this statement before completing the box below:** We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Date of Birth:</b> _____ / _____ / _____  <b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)  <b>Military Status:</b> <input type="checkbox"/> Active Duty <input type="checkbox"/> Veteran <input type="checkbox"/> None	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian / Other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Date of Birth:</b> _____ / _____ / _____  <b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)  <b>Military Status:</b> <input type="checkbox"/> Active Duty <input type="checkbox"/> Veteran <input type="checkbox"/> None