



North Willamette Valley  
**Habitat**  
for Humanity®

Date Received:

# 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.

**DEADLINE: JUNE 22, 2022 AT 4:00 p.m.**

## IMPORTANT! READ THIS:

- Your application **must be filled out completely and accurately with supporting documents** to be considered for the program. All information will be kept confidential.
- **Use the checklist** on the following pages to ensure you have all appropriate documents. **Make copies** of all documents and bring them with you.
- **Application must include copies of ID** for each applicant (license, passport, residence card, birth certificate, or military ID).
- **The deadline for this application is JUNE 22, 2022** Applications received other times of the year will be added to our contact list for future homes.
- **To deliver your application in person, please call to schedule an appointment.**

For questions regarding this application please contact:

Circe Vielman-Barraza  
Program & Volunteer Manager  
Phone: 503-845-2164  
[circe@nwvhabitat.org](mailto:circe@nwvhabitat.org)

## MAIL TO:

North Willamette Valley Habitat for Humanity  
Homeownership Program  
P.O. Box 852  
Mt. Angel, OR 97362

**Or hand delivered to the office located at: 245 Young Street, Woodburn, OR**

## 2022 Application Checklist:

A complete application packet is required for you to be considered for a Habitat home. A complete application packet must include a **COPY** of all of the following documents. Please use this form to ensure you have included all necessary documents. You may have other sources of income (child support, spousal support) which are not required to be included with the application, but can be if you want us to consider them as a source of income. If you would like these sources to be considered, please add them the list below in the 'other' section. You must provide the **3 MOST RECENT** months of each document!

### **CHECKLIST:**

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- \_\_\_\_\_ ALL sections of the Application have been completed.
  - \_\_\_\_\_ Application is signed
  - \_\_\_\_\_ Sign Authorization to Obtain a Credit Report/Background Check
- 

- \_\_\_\_\_ Copies of the 6 most recent pay stubs for each of the current jobs held by all working adults in the household.
- \_\_\_\_\_ Copies of last two years' income tax statements for each person in the household age 18 or older. (Examples: completed 1040, 1040 EZ, etc.).
- \_\_\_\_\_ Copies of all W-2s for last 2 years for each working adult.
- \_\_\_\_\_ Documentation of other types of income (SSI, Social Security, Army Income, etc.).
- \_\_\_\_\_ Copies of three months of bank statements for each bank account held by the Applicant and/or Co-Applicant
- \_\_\_\_\_ Copies of three months of all utility bills.
- \_\_\_\_\_ Copies of three months of all outstanding loans (car, student, & other). Be sure balances are included.
- \_\_\_\_\_ Written explanation of any outstanding debt obligations, or large debts recently paid off that may still show up on a credit report (if necessary).
- \_\_\_\_\_ Copy of current driver's license or government issued ID for the Applicant and Co-Applicant.
- \_\_\_\_\_ Copy of Birth Certificate (if U.S. Citizen), Permanent Resident Card, Passport issued by the United States, for the Applicant and Co-Applicant.

Applicant's Name: \_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_

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

### **FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE**

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

Date of selection committee approval: \_\_\_\_\_

Date of notice of incomplete application letter: \_\_\_\_\_

Date of board approval: \_\_\_\_\_

Date of adverse action letter: \_\_\_\_\_

Date of partnership agreement: \_\_\_\_\_



**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

<u>Applicant</u>	<u>Co-applicant</u>																																																
<b>Applicant's name:</b> _____ <b>Alternative and former names:</b> _____ _____	<b>Co-applicant's name:</b> _____ <b>Alternative and former names:</b> _____ _____																																																
Social Security number: _____ Home phone: _____ Cell phone: _____ Work phone: _____ 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) (Fill out Section 14.)	Social Security number: _____ Home phone: _____ Cell phone: _____ Work phone: _____ 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) (Fill out Section 14.)																																																
<b>Dependents</b> and others who will live with you: <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: left;">Male</th> <th style="text-align: left;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><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"/>	<b>Dependents</b> and others who will live with you (not listed by co-applicant): <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: left;">Male</th> <th style="text-align: left;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><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"/>
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Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ 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 (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																



## 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
<b>Applicant</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Co-applicant</b>	<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     Dining room

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?

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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.)  
 \$ \_\_\_\_\_

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens. **Note:** A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

#### 5. EMPLOYMENT INFORMATION

##### Applicant

##### Co-Applicant

Does not apply.

Does not apply.

Name and address of CURRENT employer:

Start date (mm/dd/yyyy):

Name and address of CURRENT employer:

Start date (mm/dd/yyyy):

Annual (gross) wages:  
\$

Annual (gross) wages:  
\$

Type of business:

Business phone:

Type of business:

Business phone:

#### If working at current job less than one year, complete the following information.

Name and address of **PREVIOUS** employer:

Years on this job:

Name and address of **PREVIOUS** employer:

Years on this job:

Annual (gross) wages:  
\$

Annual (gross) wages:  
\$

Type of business:

Business phone:

Type of business:

Business phone:

**Check if you are the business owner or are self-employed.**

I have an ownership share of less than 25%.

I have an ownership share of 25% or more.

Monthly income (or loss) \$ \_\_\_\_\_

**PLEASE NOTE:** 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. 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?




**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
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>	<b>\$</b>	<b>\$</b>		<b>\$</b>	<b>\$</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

**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 checks 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>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</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p>Origin: _____  <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><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</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p>Origin: _____  <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><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</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian — race: _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____  <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><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</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian — race: _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____  <i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><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?     Yes  No
- Was the sex of the Borrower collected on the basis of visual observation or surname?         Yes  No
- Was the race of the Borrower collected on the basis of visual observation or surname?        Yes  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:** \_\_\_\_\_





# Authorization to Obtain Consumer Reports

## Background Screening Disclosure

I hereby authorize North Willamette Valley Habitat for Humanity, through Coeus Global, CIC Credit and their designated agents and representative to conduct a comprehensive review of my background through a consumer report and/or an investigative consumer report to be generated for acceptance into the homeownership program. I understand that the scope of the consumer report/investigative consumer report may include, but is not limited to, the following areas: criminal history records (from local, state, federal, international and other law enforcement agencies' records), sexual offender's lists, wants and warrants records, credit history, OFAC/patriot act, and any sanctions lists.

## Authorization and Release

By signing below, I/we \_\_\_\_\_, acknowledge that I/we hereby voluntarily authorize North Willamette Valley Habitat for Humanity (NWVHFH), to obtain consumer reports about me/us from consumer reporting agencies, which may include information about my credit worthiness, credit standing, and credit capacity. I acknowledge and authorize NWVHFH to run a sex offender registry check, criminal background check, credit check, rental verification, and employment verification with current and previous employers. I/we also authorize NWVHFH to consider these reports when making decisions regarding my request for selection into the NWVHFH homeownership program and for permission to obtain a mortgage. I certify that all information provided below and on my application is correct to the best of my knowledge.

Upon request, NWVHFH, CIC Credit, or Coeus Global, will supply a copy of the completed credit report, consumer report or investigative consumer report along with a copy of an individual's rights under the Fair Credit Reporting Act.

I/we understand that I/we have rights under the Fair Credit Reporting Act, including the rights discussed in the attached "Summary of Your Rights Under the Fair Credit Reporting Act."

**I/we agree that a photocopy or telephonic facsimile of this authorization shall be valid as the original.**

\_\_\_\_\_  
**Applicant's Name**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
**Co-Applicant's Name**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Maiden/AKA/Previous Names

\_\_\_\_\_  
Date

\_\_\_\_\_  
Maiden/AKA/Previous Names

\_\_\_\_\_  
Date



## Summary of Your Rights Under the Fair Credit Reporting Act

North Willamette Valley Habitat for Humanity, Inc. (NWWVHFH) may wish to obtain a "consumer report" from a "consumer reporting agency" when considering your request for selection into the NWWVHFH home ownership program and for permission to obtain a mortgage.

A "consumer report" is any written, oral, or other communication of any information by a "consumer reporting agency" bearing on a consumer's credit worthiness, credit standing and credit capacity. This information is collected for the purpose of serving as a factor in making decisions regarding my request for permission to obtain a third mortgage or an equity line of credit.

The terms "consumer", "consumer reporting agency", and "consumer report" are defined in the Fair Credit Reporting Act (FCRA), which applies to you. Under the FCRA, you are a "consumer". A "consumer reporting agency" is a person or business unit that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers to furnish "consumer reports" to others, such as NWWVHFH.

If NWWVHFH obtains a "consumer report" about you, and if it considers any information in the report when making a decision that directly and adversely affects you, you will be provided with:

- ✓ notice of the decision
- ✓ contact information for the consumer reporting agency that furnished the report to NWWVHFH
- ✓ notice of your rights under FCRA to obtain a free copy of your consumer report and to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency

You may also contact the Federal Trade Commission about your rights under FCRA.

Before NWWVHFH can obtain a "consumer report" about you, you must give your consent in writing. After you have read this page completely, please turn to the next page, which allows you to give your consent.

NOTE: For the text of the Fair Credit Reporting Act, please reference:

<http://www.ftc.gov/os/statutes/fcra.htm>



# Release of Information Form

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

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

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

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

I/We have applied to the Homeownership Program with North Willamette Valley Habitat for Humanity. I understand that as part of the application process, North Willamette Valley Habitat for Humanity may verify information contained in my/our application and in other documents required in connection with the potential mortgage loan during the application process. I understand that if I am accepted into the program, this release of information will still be valid until the close of the loan or upon my termination from the program.

I understand that I have the right to see this information at any time. I understand that I can revoke this consent in writing to both the person giving and the person receiving the information. Any information already released may be used as stated on the consent. I understand the requested or provided information is needed to plan services or to determine eligibility for Habitat for Humanity homeownership. The information provided will not be disclosed outside the agency except as required and permitted by law. I understand that I do not have to provide this information or the information requested from the noted organizations, employers or landlords, but if I do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

The specific entities/programs I consent for North Willamette Valley Habitat for Humanity to work with to verify or discuss relevant applicant/participant information are (check all that apply):

My Current & Past Employers      Applicant Initials: \_\_\_\_\_      Co-Applicant Initials: \_\_\_\_\_

My Current & Past Landlords      Applicant Initials: \_\_\_\_\_      Co-Applicant Initials: \_\_\_\_\_

### Notice to Borrower:

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has the right to access financial records held by the financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

By my signature below, I affirm that I have read this release or it has been read to me, and I understand its content.

Applicant's Signature: \_\_\_\_\_

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

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

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

