



P.O. Box 1345
Texarkana, TX 75504-1345
(903) 832-1746
info@habitattearkana.org

Interested applicants should complete an Initial Questionnaire and application to start the process. An application fee of \$10.00 **per applicant** must be included with the application. Payment must be in the form of a money order, cashier's check, or cash.

Applicants must meet specific requirements for their applications to be considered:

- **Need for affordable housing.** Current housing conditions are substandard, overcrowded, unsafe, or too expensive in relation to monthly household income. Applicants cannot currently own property.
- **Ability to repay a monthly mortgage.** Must demonstrate history of reliable income.
- **Willingness to partner.** Homeowners must complete 200-300 "sweat equity" hours of volunteer service, work in the construction of their home, as well as other family's homes, and participate in required workshops and educational classes.

Applicants who appear to meet initial requirements are reviewed by the Homeowner Selection Committee and recommended for program participation based on the three criteria. Habitat conducts home visits and personal interviews with prospective homeowners recommended by the committee to learn more about a family's current living situation, assess the need for housing and answer any questions.

Because there are so many more applicants than funding for homes, the Homeowner Selections Committee must select families and individuals who meet all the qualifications and have the greatest need for housing.

INCOME REQUIREMENTS:

Ability to Pay for a Habitat Home

- (a) Debt to income ratio - The household debt payment should not prohibit them from meeting the normal cost of living expenses.
- (b) Applicant has demonstrated an ability to make regular monthly payments for rent, utilities, and other credit obligations.
- (c) Total household income is within the guidelines listed below

Gross (income before deductions) Per HUD Adjusted for Poverty Guidelines

FY2023 Income Limits Area Texarkana MSA	Median Income \$68,600	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Maximum	80%	\$38,416	\$43,904	\$49,392	\$54,880	\$59,270	\$63,661	\$68,051	\$72,442
Minimum	40%	*\$19,208	*\$21,952	*\$24,696	\$27,440	\$29,635	\$31,830	\$34,026	\$36,221

*Minimum income of \$25,000 annually or \$2084/month required to cover front-end ratio for approximate house payment.

Note: These income guidelines apply to the total household. All income for the applicant and co-applicant (if any) and anyone over 18 years old will be considered in determining household income. Income guidelines & house prices/ costs are subject to change without notice.

CREDIT HISTORY:

A credit report will be obtained for each applicant. The Homeowner Selection Committee will review monthly debt payments (both installment and revolving debt). A six-month credit record with debts over 60 days past due, debts in collection, debts that have been charged off, or judgments may be grounds for rejecting an applicant. Medical debt is not considered in the credit history when determining eligibility but it is a debt that should be repaid. The applicant must have a plan to repay the debt.

Some credit issues can be resolved easily while others may take time. Applicants who have been rejected due to credit issues are strongly encouraged to reapply once the issues have been resolved. You may obtain a free credit report at www.annualcreditreport.com.





INITIAL QUESTIONNAIRE

ABOUT US

Habitat for Humanity of Texarkana, Inc. has the primary purpose of providing decent, affordable housing for people in need. Using volunteer labor and donations of money and materials, Habitat builds simple houses and sells them at no profit to people who do not have an adequate place in which to live. Approved homebuyers partner with Habitat through hours of volunteer efforts called “sweat equity”. Sweat equity can be either in construction of their home and other houses or through non-construction efforts. The price of the home is based on the fair market value. The mortgage is made payable over 25 to 30 years to meet the needs of the homeowner.

To a large segment of extremely low to low-moderate-income families, home ownership is unattainable through normal financing sources. Through a selection process, Habitat selects homebuyers who have inadequate shelter and who agree to become partners in Habitat home ownership. Part of the Habitat ministry is to provide family nurturing and support in helping homeowners adapt successfully to their new responsibilities.

MISSION STATEMENT

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

VISION STATEMENT

A world where everyone has a decent place to live.

PHILOSOPHY

To make a difference in the lives of people we touch by providing a “hand up” and not a “hand out” which preserves one’s dignity by enabling families to improve their own circumstances in partnership with the community.

THEOLOGY

We believe in the “Theology of the Hammer”. Simply stated, our theology mandates we do more than just talk or sing about our Christian faith. We must put faith and love into action to make our theology real and come to life for families.

WE HAVE THREE CRITERIA FOR SELECTING A FAMILY:

- 1) You should have a **NEED** for adequate housing
- 2) You should have the **ABILITY TO PAY** a home mortgage
- 3) You should be **WILLING TO PARTNER WITH HABITAT** in building your home

IMPORTANT INFORMATION

If you are approved for a Habitat home, you will be required to pay all or part of your closing costs. Your homeowners **INSURANCE** and **TAXES** are paid one year in advance at the time of closing. This amount will vary from home to home. If you are selected, a payment of \$100 is required prior to the beginning your home construction and the remainder of your anticipated closing costs is due in smaller payments at certain intervals. Your monthly house payment is based on the sales price of your home, plus taxes and insurance that are put aside in an escrow account and paid by our mortgage servicing company or by Habitat for Humanity of Texarkana. A house payment will vary depending on the sale price of the home, the number of years chosen for the length of the mortgage term, and the amount of taxes and insurance escrowed each month. A Typical house payment is approximately \$650. We will not allow a house payment that is greater than a certain percentage of your income. The sale price for a Habitat home may range from \$80,000 to \$95,000 but will vary from home to home, depending on the type of construction, location, size, and other factors. The sale price of a home is typically the fair market value. **Your mortgage with Habitat for Humanity of Texarkana is interest-free...0% interest is charged. Your house payment each month goes entirely toward the amount owed for your home, insurance and taxes.** The principal paid on your home is then deposited into a restricted fund that is used to help build other Habitat for Humanity homes.

A MONEY ORDER FOR \$10.00 PER APPLICANT MUST BE INCLUDED IN ORDER FOR US TO RUN YOUR CREDIT REPORT AND CRIMINAL BACKGROUND CHECK.

YOUR APPLICATION WILL NOT BE PROCESSED WITHOUT THIS PAYMENT!!

THIS APPLICATION FEE IS NON-REFUNDABLE.

PLEASE RETURN APPLICATION TO:

Habitat for Humanity of Texarkana, Inc.
P.O. Box 1345 Texarkana, TX 75504-1345

OR DELIVER TO:

HABITAT FOR HUMANITY TEXARKANA OFFICE:

2623 1/2 N Robison Road, Texarkana, TX 75501 **DO NOT MAIL TO THIS ADDRESS**

(Building behind Trinity Presbyterian Church **Across from Texarkana College, with Habitat Signs**)

OR LEAVE IN THE LOCKED DROP BOX OUTSIDE OUR OFFICE DOOR

Any inquiries may be emailed to: info@habitatatexarkana.org

Basic Eligibility Questionnaire

(Circle one answer per question and **PLEASE PRINT**)

1. Have you lived or worked in Bowie County, Texas, or Miller County, Arkansas for the past 12 months?
YES NO

If you answered "NO", we are unable to consider your application at this time. See the USDA information below for assistance. Should your residency status change, reapply with Habitat. *EXCEPTION: You live in a neighboring county but work in Miller or Bowie County.

Program Building in Rural Arkansas Areas: USDA Rural Development (870) 777-8800 ext. 4

Program Building in Rural Texas Areas: USDA Rural Development (903) 572-5411 ext. 4

2. Do you own a house for which you are listed as "owner" on the deed? YES NO

If you answered "YES", we are unable to consider your application at this time. Should your housing status change, please reapply at that time.

3. Have you ever been homeless? YES NO
If you answered 'YES', please provide the date(s) and length of time.

-
4. Are you a Veteran? YES NO

5. Have you applied with Habitat for Humanity of Texarkana before? YES NO

6. How did you learn about Habitat for Humanity of Texarkana? _____

7. Will you be able to pay the down payment(s) and the monthly mortgage of the amounts described on page 2? YES NO

8. If you are selected for a Habitat house, you must become a partner with Habitat to help build your home. This will include 100 hours of volunteering prior to construction beginning on your home, with organizations in your community or on another Habitat home if one is being built. The remaining 100 hours will include labor on your home and may include building, painting, serving lunch, office work, etc. Attendance of a Homeowner Education Class is MANDATORY and will count toward your volunteer hours. Family members, friends and co-workers are able to help you earn your hours. Most of our construction work is on Saturdays and you are required to be on site on these days.

Are you willing to work 200 hours of "Sweat Equity" on your house? (Sweat Equity is only required if you are selected) YES NO

9. Habitat for Humanity will build on properties available, currently lots are available in Texarkana, Texas, Hooks, Texas and Texarkana, Arkansas.

10. Would a home site in one of these areas be acceptable to you? YES NO

What is your preferred home location? Texarkana, TX Hooks, TX Texarkana, AR

11. In addition to phone communications, would you prefer communication through email or text to your phone? EMAIL TEXT EITHER

12. What is your email address? _____



APPLICATION

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
Number of years _____	Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Last 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 _____																																																

2. 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: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

Yes	No	
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

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) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month.

(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

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

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (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 LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

PLEASE NOTE:
Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

8. 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 parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Landline	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on 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
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. 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
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 paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
i. 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

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

12. AUTHORIZATION 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.

I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program 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.

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 the applicant or "C" for the co-applicant.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan 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 _____

14. 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 Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: / / Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: / / Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) <hr/> Interviewer's signature Date <hr/> Interviewer's phone number



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 FTC Regional Office for the Southwest Region, 1999 Bryan St, Suite 2150, Dallas, TX 75201-6808, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support, or separate maintenance payments.

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 _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____

