

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:

Please write an essay and attach it to this application that describes the condition of the house or apartment where you live and why do you need a Habitat home? This will be how the Family Selection Committee will meet you and your family. Please be descriptive and help us get to know you and your family.

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 the job	Name and address of CURRENT employer	Years on the 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 the job	Name and address of LAST employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

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, appliances, 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	\$	\$	\$
Land line	\$	\$	\$
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 Cumberland County Habitat for Humanity, Inc. 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 Cumberland County Habitat for Humanity, Inc. even if the application is not approved.

I also understand that Cumberland County Habitat for Humanity, Inc. 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 and I authorize Cumberland County Habitat for Humanity to share a copy of any and all findings with Newfield National Bank and in return I authorize Newfield National Bank to share with and communicate with Cumberland County Habitat for Humanity, Inc. on my behalf for the purposes of screening my / our Cumberland County Habitat for Humanity Mortgage Program qualification or a conventional mortgage program.

Applicant signature

Date

Co-applicant signature

Date

X _____

X _____

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

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

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

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 the **Northeast Region, 1 Bowling Green, New York, NY 10004**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s)

Signature

Signature

Print name

Print name

Date

Date



Building Hope for 30 Years

Almost Home Program

Consent to the Release of Confidential Information

Instructions

Signing and returning this form authorizes Cumberland County Habitat for Humanity (hereafter referred to as CCHFH) to share and receive certain personal information collected about you or your family with Consumer Credit and Budget Counseling, D/B/A National Foundation for Debt Management, a non-profit credit counseling agency. CCHFH needs to share and receive this information in order to coordinate financial literacy and housing counseling with the goal of assisting applicants to make the necessary changes to qualify for CCHFH's Homeownership program. CCHFH and Newfield National Bank and Consumer Credit and Budget Counseling, D/B/A National Foundation for Debt Management are committed to respecting your privacy and using the information only to coordinate assistance, education, and outcomes.

With the exception of certain limited circumstances, such as when disclosure is required by law, it is the policy of CCHFH not to release information about individual or family personal information without the written consent of the individual or family. Therefore, we need your written consent to share and receive information for services.

Consent and Release

I/We, _____, hereby authorize CCHFH to share and receive any of my information with parties listed above, including but not limited to my name, address, contact information, personal information, income information, credit information including scores, debt balances and status, mortgage or other loan application status and reasons for approval/denial, in order to coordinate available services and assistance. I understand that I may revoke this consent at any time by contacting CCHFH except when action has already been taken to obtain and/or release such information and with the understanding that revoking my permission may limit CCHFH's attempts to assist in my qualifications for homebuyer readiness. My signature on this release indicates that I have read the above, or had it read to me, and that I understand the terms and conditions. I have also had the opportunity to ask any questions. I am also signing this release on behalf of my children that are under the age of eighteen (18).

(Optional)

- I wish to limit the information that is shared or released. The following information may not be shared:
- I decline to permit sharing of any information with the following agencies/organizations/individuals:

Signature of Applicant

Date

Signature of Co-Applicant

Date

Signature of CCHFH Representative

Date

Signature of Newfield National Bank Representative

Date



601 S. DELSEA DRIVE, VINELAND, NJ 08360
PHONE: (856) 563-0292 EXT 2

DOCUMENTATION REQUIREMENTS

PLEASE SUBMIT REQUESTED DOCUMENTATION WITH APPLICATION.

PLEASE CALL CUMBERLAND COUNTY HABITAT FOR HUMANITY IF YOU SHOULD HAVE ANY QUESTIONS

For Internal Use

<input checked="" type="checkbox"/> LEGIBLE PHOTO ID	_____
<input type="checkbox"/> 2019 & 2018 W-2's AND 1099's	_____
<input checked="" type="checkbox"/> 2019 & 2018 <u>PERSONAL & BUSINESS FEDERAL</u> TAX RETURNS	_____
<input type="checkbox"/> INCOME TAX EXTENTIONS	_____
<input checked="" type="checkbox"/> MOST RECENT PAYSTUBS (2)	_____
<input checked="" type="checkbox"/> AWARD LETTER FOR SSI / DISABILITY OR PENSION	_____
<input checked="" type="checkbox"/> TWO MONTHS, MOST RECENT BANK STATEMENTS WITH <u>ALL</u> PAGES	_____
<input type="checkbox"/> DEED	_____
<input type="checkbox"/> COPY OF MOST RECENT MONTHLY MORTGAGE STATEMENT	_____
<input type="checkbox"/> MORTGAGE PAYOFF STATEMENT	_____
<input checked="" type="checkbox"/> EXPLANATION FOR RECENT CREDIT INQUIRIES	_____
<input checked="" type="checkbox"/> CREDIT EXPLANATION	_____
<input type="checkbox"/> CASH OUT EXPLANATION	_____
<input checked="" type="checkbox"/> DIVORCE DEGREE IF APPLICABLE	_____
<input checked="" type="checkbox"/> BANKRUPTCY & DISCHARGE PAPERWORK	_____
<input type="checkbox"/> HOMEOWNERS'S INSURANCE DECLARATION PAGE	_____
<input type="checkbox"/> COPY OF PROPERTY TAX BILL FOR EXISTING HOME	_____
<input type="checkbox"/> FULLY EXECUTED SALES CONTRACT	_____
<input type="checkbox"/> LISTING AGREEMENT	_____



Cumberland County Habitat for Humanity, Inc.
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Phone: (856) 563-0292 Ext. 2
www.CumberlandNJHabitat.org

February 6, 2020, WG