



May 2018

Dear Applicant,

Thank you for your interest in applying to Pikes Peak Habitat for Humanity!

Enclosed you will find the Habitat for Humanity application. Before completing the application, please complete the *Eligibility Questionnaire* to ensure that you meet the basic criteria for Habitat Homeownership. Then, fill out the application, attached forms, and provide all supporting documentation listed below.

Applications will only be accepted from May 7th at 9:00 am through May 11th, 2018 at 4:30 pm.

Applications will not be processed until they are COMPLETE and include COPIES (Habitat cannot make copies) of all of the following documentation:

- ✓ Verification of your income
- ✓ Tax returns and W-2s (2015, 2016, 2017)
- ✓ Two months of Bank Statements for all applicants (March 2018, April 2018)
- ✓ Household bills
- ✓ Current lease agreement
- ✓ Government issued Photo ID for all applicants
- ✓ Social Security cards for all members of the household
- ✓ Copy of all minor children's birth certificates (if applicable)
- ✓ Divorce decree and custody statement (if divorced)
- ✓ Copy of bankruptcy documents (if applicable)
- ✓ **\$35 Credit Check Fee (check or money order made out to PPHFH. Habitat cannot accept cash).** This fee is non-refundable and covers the cost of pulling your credit report.

Please return your completed application packet to our office located at:

**PPHFH
2802 N. Prospect St.
Colorado Springs, CO 80907**

Feel free to contact me at **475-7800 ext. 103** with any questions regarding the application. If you need assistance in completing your application, you must call to make an appointment.

Sincerely,

Janet Risley

Director of Homeowner Services

2802 N. Prospect St. Colorado Springs, CO 80907

Tel: 719-475-7800 Fax: 719-473-3891 E-mail: office@pikespeakhabitat.org



2018 Application Cover Page

Applicant Name(s): _____

Current Mailing Address: _____

Best Contact Phone #: _____

Best Time of day to call: _____

Email: _____

How did you hear about this program?: _____

Do you require interpretation? If so, which language? _____

Did you attend an information session with Pikes Peak Habitat?

- Yes Date: _____
No

How many people are in your household?

Adults Children

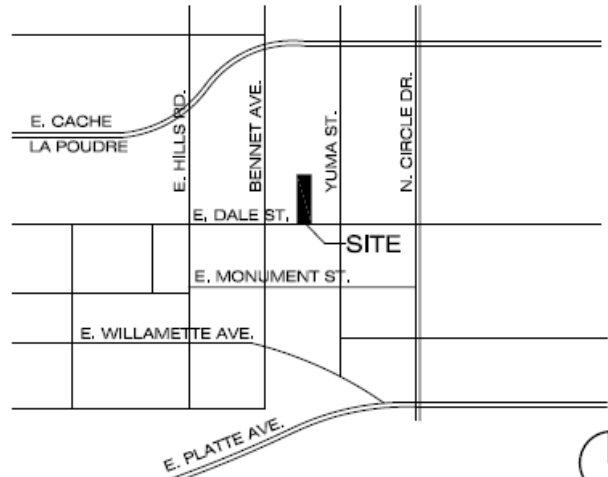
Are any of the household members active duty military veteran? Y/N
Have you ever applied with Pikes Peak Habitat in the past? Y/N
if yes, what year? _____

Pikes Peak Habitat Bedroom Policy:

Homes will be 3, 4, or 5 bedroom, built to accommodate current family size:

- Every household member must have a bedroom.
No more than 2 people can occupy a bedroom.
Children of opposite gender will not share a bedroom.
Children more than 5 years apart in age will not share a bedroom.
Children of the same gender, less than 5 years apart will share a room.

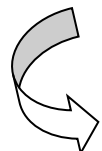
Available homes are located in Colorado Springs, CO



VICINITY MAP NOT TO SCALE



PLEASE COMPLETE THE APPLICATION CHECKLIST ON REVERSE!





Application Checklist:

Provide **COPIES** only, Habitat will **NOT** make copies

- Have you completed **all sections** of the application cover page?
- Have you completed **all sections** of the application form?
- Have ALL applicants signed the application?
- Have ALL applicants signed the Equal Credit Opportunity Act Disclosure?
- Have ALL applicants completed and signed the 4506-T Request for Transcript of Tax Return?
- Have you attached **COPIES** of all supporting documentation:
 - Verification of all household income sources
 - 3 months paystubs: February 2018, March 2018, April 2018
 - 2018 SSI/SSDI determination letters
 - Alimony or child support registry
- Tax returns and W-2s
 - 2017
 - 2016
 - 2015
- Household bills
 - utilities
 - cell phone
 - auto loan
 - student loans
 - credit cards
- Two months of Bank Statements – March 2018 & April 2018
- Current lease agreement
- Government issued **Photo ID** for **all applicants**
- Proof of Citizenship for all applicants – Passport, Birth Certificate, or US Permanent Resident Card.
- Social Security cards** for **all members** of the household
- Copy of **all minor children's birth certificates** (if applicable)
- Divorce decree and custody statement (if divorced)
- Copy of bankruptcy documents (if applicable)
- Documented payment plan for any collection accounts (if applicable)
- Have you included your \$35 application fee? (Please make your check or money order out to **PPHFH**. No cash will be accepted.)



Pikes Peak Habitat for Humanity
 2802 N. Prospect Street
 Colorado Springs, CO 80907

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.

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			Veteran Yes <input type="checkbox"/> No <input type="checkbox"/>	Co-applicant's name			Veteran Yes <input type="checkbox"/> No <input type="checkbox"/>
Social Security number		Homephone	DOB	Social Security number		Home phone	DOB
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			
Dependents and others who will live with you (not listed by co-applicant)				Dependents and others who will live with you (not listed by co-applicant)			
Name	Age	Male	Female	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"/>	_____	___	<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"/>
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 living at 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	Last address (street, city, state, ZIP code)			<input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of years _____				Number of years _____			

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: _____
 Date of notice of incomplete application letter: _____
 Date of adverse action letter: _____

Date of selection committee approval: _____
 Date of board approval: _____
 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:	Applicant	Yes	No
		<input type="checkbox"/>	<input type="checkbox"/>
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Current number of bedrooms (please circle) **1** **2** **3** **4** **5**

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. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Start date	Name and address of CURRENT employer	Start date
	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	Dates (from – to)	Name and address of LAST employer	Dates (from – to)
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

9. 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
Vehicle: Make _____ Year _____	\$	\$		\$	\$	
Vehicle: Make _____ Year _____	\$	\$		\$	\$	
Furniture, appliance, televisions (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	\$	\$	\$
Cellphone	\$	\$	\$
Landline	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please circle the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments 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 two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you owned property in the last three 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. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Do you intend to occupy the property as your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. 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 e, or "no" to question f, please explain on a separate piece of paper.		

11. 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 the no-interest 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. 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 applicant families 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.

Appraisal Disclosure Notice: I understand that Habitat for Humanity may order an appraisal or other property valuation in connection with your loan. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Customer Notice: Important information for applicants about Customer Identification Procedures for becoming a partner family. 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 you 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.

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.

Applicant's name _____

Co-applicant's name _____

12. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

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 (Incl. 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 (Incl. 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)
	Interviewer's signature Date
	Interviewer's phone number



EQUAL CREDIT OPPORTUNITY ACT

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 administers compliance with this law concerning this company is the Federal Trade Commission, Pennsylvania and 6th Street N.W., Washington, DC 20580

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Applicant	Date
Applicant	Date
Applicant	Date



APPRAISAL DISCLOSURE NOTICE

Dear Applicant,

This letter is to notify you that we may order an appraisal or other property valuation in connection with your loan. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Pikes Peak Habitat for Humanity. Please do not hesitate to contact us with additional questions.

Sincerely,

Janet Risley

Director of Homeowner Services
(719) 475-7800 x103



FACTS: What does Pikes Peak Habitat for Humanity DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies, including Pikes Peak Habitat for Humanity as a mortgage lender, choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand our procedures.	
What?	The types of personal information we collect and share depend on the consumer having a mortgage loan with Pikes Peak Habitat for Humanity This information can include: <ul style="list-style-type: none"> ➤ Social Security number and account balances ➤ Payment history and transaction history ➤ Credit history and credit score 	
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Pikes Peak Habitat for Humanity chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Pikes Peak Habitat for Humanity share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions:	Call 719-475-7800	

Who we are	
Who is providing this notice?	Pikes Peak Habitat for Humanity
What we do	
How does Pikes Peak Habitat for Humanity protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Pikes Peak Habitat for Humanity collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ➤ Show your driver's license ➤ Apply for a residential mortgage loan or provide your employment history ➤ Make payments to your mortgage We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you, the consumer, the right to limit only <ul style="list-style-type: none"> ➤ Sharing for affiliates' everyday business purposes – information about your creditworthiness ➤ Affiliates from using your information to market to you ➤ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>*Pikes Peak Habitat for Humanity does not share with non-affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.