

# Goodhue County Habitat for Humanity

## Application

Applicant(s) Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

Physical Address \_\_\_\_\_

Applicant 1 Email Address \_\_\_\_\_ Cell # \_\_\_\_\_

Preferred Method of Contact:  Regular Mail  Email  Phone  Text

Applicant 2 Email Address \_\_\_\_\_ Cell # \_\_\_\_\_

Preferred Method of Contact:  Regular Mail  Email  Phone  Text

We build throughout Goodhue County. Where would you prefer to live? Check all that apply.

Bellechester  Cannon Falls  Dennison  Goodhue  Kenyon  
 Lake City  Pine Island  Red Wing  Wanamingo  Zumbrota

**Note:** All adults who are not dependents must be listed and included on the title and the mortgage. That is why we require the following information for all adults in the household. Any minor who receives income must also be reported in the application.

<b>"X" when completed</b>	<b>In addition to the attached application, please turn in COPIES of the following documents for <u>every adult</u> who is to be listed on the mortgage:</b>
	<b>Federal Tax Returns and W2s</b> for the TWO most recent years _____ and _____
	<b>Paystubs</b> – from current Employer encompassing the last 30 days
	<b>Bank Statements</b> - TWO most recent <b>bank statements</b> (should cover the last three months)
	<b>Proof of citizenship</b> – for the adults we need a copy of any of the following: Birth Certificate, US Passport, Drivers License, Certificate of Citizenship (Form N-560 or N-561), Certificate of Naturalization (Form N-550 or N-570), Permanent Resident Card of Alien Registration Receipt Card with photograph or Social Security Card.
	<b>Assets</b> – Most recent statement of assets (pension, retirement, mutual fund, trust, time share, etc.)
	<b>Proof of Benefit</b> – most recent award letter from Social Security or any other benefit received.
	<b>Credit Report</b> – This will be provided for you by GCHFH

**Other Items – These additional items may be requested by the Selection Committee as deemed necessary:**

	<b>Loans</b> – Most recent statement from any loans (student loan, car loan, or any other loan or debt)
	<b>Divorce Decree/ Order</b> – copy of the signed divorce decree and/or court order that outline child support.
	<b>Bankruptcy</b> – any and all documents related to a bankruptcy
	<b>Foreclosure</b> – any and all documents related to a foreclosure
	<b>Copy of Form DD214</b> if any adult on the mortgage is a Veteran



Goodhue County  
**Habitat**  
for Humanity®

# Application

## Habitat Homeownership Program



## Goodhue County Habitat for Humanity

614 Plum Street,  
Red Wing, MN 55066  
(651)327-2565  
Email: [MichelleBaringer@gchabitat.org](mailto:MichelleBaringer@gchabitat.org)

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 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

Applicant	Co-applicant																								
Applicant's name: _____	Co-applicant's name: _____																								
Alternative and former names: _____	Alternative and former names: _____																								
Social Security number _____	Social Security number _____																								
Home phone (____) _____	Home phone (____) _____																								
Cell phone (____) _____	Cell phone (____) _____																								
Work phone (____) _____	Work phone (____) _____																								
Age _____ Date of birth (mm/dd/yyyy) _____	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) <b>(Fill out Section 14.)</b>																									
<b>Dependents and others who will live with you:</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Name</th> <th style="width: 10%;">Age</th> <th style="width: 10%;">Male</th> <th style="width: 10%;">Female</th> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </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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_____	_____	<input type="checkbox"/>	<input type="checkbox"/>																						
<b>Dependents and others who will live with you (not listed by co-applicant):</b> <table style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 20%;">Name</th> <th style="width: 10%;">Age</th> <th style="width: 10%;">Male</th> <th style="width: 10%;">Female</th> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </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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_____	_____	<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: _____																									
<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(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____																									
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____																									
Number of years: _____																									
Number of years: _____																									

### 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: _____

## 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
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<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?

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	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):	Name and address of <b>CURRENT</b> 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 <b>PREVIOUS</b> employer:	Years on this job:	Name and address of <b>PREVIOUS</b> employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> <b>Check if you are the business owner or are self-employed.</b> <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			<b>PLEASE NOTE:</b> 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?

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## 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

	Applicant	Co-applicant
Please check the box beside the word that best answers the following questions for you and the 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 or 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 check 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.

Applicant signature

Date

X \_\_\_\_\_

Co-applicant signature

Date

\_\_\_\_\_

**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
<b>Ethnicity (check one or more):</b> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <li><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</li> <li><input type="checkbox"/> Other Hispanic or Latino –</li> </ul> <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>	<b>Ethnicity (check one or more):</b> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <li><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</li> <li><input type="checkbox"/> Other Hispanic or Latino –</li> </ul> <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>
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
<b>Race (check one or more):</b> <input type="checkbox"/> American Indian or Alaska Native – <i>Name of enrolled or principal tribe:</i> <hr/> <input type="checkbox"/> Asian <ul style="list-style-type: none"> <li><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</li> <li><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</li> <li><input type="checkbox"/> Other Asian — race: _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></li> </ul> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander           <ul style="list-style-type: none"> <li><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</li> <li><input type="checkbox"/> Other Pacific Islander — race: _____  <i>For example: Fijian, Tongan, and so on.</i></li> </ul> </p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<b>Race (check one or more):</b> <input type="checkbox"/> American Indian or Alaska Native – <i>Name of enrolled or principal tribe:</i> <hr/> <input type="checkbox"/> Asian <ul style="list-style-type: none"> <li><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</li> <li><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</li> <li><input type="checkbox"/> Other Asian — race: _____  <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></li> </ul> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander           <ul style="list-style-type: none"> <li><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</li> <li><input type="checkbox"/> Other Pacific Islander — race: _____  <i>For example: Fijian, Tongan, and so on.</i></li> </ul> </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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
This application was taken by: <ul style="list-style-type: none"> <li><input type="checkbox"/> Face-to-face interview (included electronic media w/video component)</li> <li><input type="checkbox"/> By mail   <input type="checkbox"/> By telephone</li> </ul>	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: \_\_\_\_\_

## 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 Midwest Region, 55 West Monroe Street, Suite 1825, Chicago, IL 60603 - 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):**

X \_\_\_\_\_

Print name: \_\_\_\_\_

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

X \_\_\_\_\_

Print name: \_\_\_\_\_

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



**\*PLEASE HAVE THIS FORM FILLED OUT BY YOUR LANDLORD**  
***Verification of Rent or Mortgage Paid***

**INSTRUCTIONS:**

**APPLICANT:** Complete the shaded boxes in Part I and give to your landlord or mortgage holder.  
**Landlord/Mortgage Holder:** Please complete Part II and return directly to the lender named in Part I.

**PART I REQUEST – to be completed by APPLICANT**

To (Name and address of Landlord/Mortgage Holder)	FROM (Name and address of lender): Goodhue County Habitat for Humanity 614 Plum St. Red Wing, MN 55066	
Name and Address of Applicant(s)	Signature of Lender	
Signature of Applicant(s)	Title Executive Director	Date

Information to be verified:  MORTGAGE  CONTRACT FOR DEED  RENTAL

**PART II TO BE COMPLETED BY LANDLORD OR CREDITOR**

<input type="checkbox"/> RENTAL ACCOUNT Tenant has rented since _____ to _____ Amount of rent \$ _____ per _____ Is rent in arrears? YES NO Amount \$ _____ Number of late payments _____ Is account satisfactory? YES NO	<input type="checkbox"/> MORTGAGE <input type="checkbox"/> CONTRACT FOR DEED Date mortgage originated _____ Interest Rate _____ Fixed _____ ARM _____ Original Mortgage amount \$ _____ Current mortgage balance \$ _____ Monthly Payment (P and I only) \$ _____ Payment with taxes and ins. \$ _____ Is mortgage current? YES NO Number of late payments _____ Is account satisfactory? YES NO
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Additional information which may be of assistance in determining applicant(s) credit worthiness. Please describe on back.

Signature of Landlord/Creditor	Title	Date
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The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by applicable law. The form is to be transmitted directly to the lender and is not to be transmitted through the applicant.

**Please mail or deliver directly back to:**

**Goodhue County Habitat for Humanity**

614 Plum Street,  
Red Wing, MN 55066  
(651)327-2565

Questions? Call our office or email: [MichelleBaringer@gchabitat.org](mailto:MichelleBaringer@gchabitat.org)



**\*PLEASE HAVE THIS FORM FILLED OUT BY YOUR EMPLOYER**

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

Employer Name: \_\_\_\_\_

RE: \_\_\_\_\_  
(Applicant's Name)

Employer Address: \_\_\_\_\_

## Dear Employer:

The above-named person has applied for housing through the Goodhue County Habitat for Humanity program and has signed below giving permission to contact you for employment verification.

(Applicant's Signature)

Date

**Printed Name**

***We would appreciate your help in answering the following questions. Thank you for your assistance.***

Applicant's dates of employment: From (month/year): \_\_\_\_\_ To (month/year): \_\_\_\_\_

Position: \_\_\_\_\_

**Base pay (enter amount and indicate time period on which pay is based):**

This person is paid  Hourly \$ \_\_\_\_\_/hr      Hours worked per week \_\_\_\_\_  
 Salaried \$ \_\_\_\_\_ Circle: week      month      annual

**Gross Earnings:** For Current Year \$ \_\_\_\_\_ Date Range \_\_\_\_\_

For the previous year \$ \_\_\_\_\_ Date Range \_\_\_\_\_

Does/Did this person regularly receive overtime or bonuses?

YES       NO If yes, please describe frequency and amount: \_\_\_\_\_

Printed Name/Title of Person Completing this Form: \_\_\_\_\_

Signature: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**Please mail or deliver directly back to:**

## Goodhue County Habitat for Humanity

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614 Plum Street,  
Red Wing, MN 55066  
(651) 267-2665

Questions? Call our office or email: [MichelleBaringer@gchabitat.org](mailto:MichelleBaringer@gchabitat.org)



**\*PLEASE HAVE THIS FORM FILLED OUT BY YOUR EMPLOYER**

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

Employer Name: \_\_\_\_\_

RE: \_\_\_\_\_

Employer Address: \_\_\_\_\_

(Applicant's Name)

## Dear Employer:

The above-named person has applied for housing through the Goodhue County Habitat for Humanity program and has signed below giving permission to contact you for employment verification.

(Applicant's Signature)

Date

Printed Name

***We would appreciate your help in answering the following questions. Thank you for your assistance.***

Applicant's dates of employment: From (month/year): \_\_\_\_\_ To (month/year): \_\_\_\_\_

Position: \_\_\_\_\_

Reason for leaving (if applicable): \_\_\_\_\_

**Base pay** (enter amount and indicate time period on which pay is based):

This person is paid  Hourly \$ \_\_\_\_\_/hr      Hours worked per week \_\_\_\_\_

Salaried \$      Circle: week      month      annual

**Gross Earnings:** For Current Year \$ \_\_\_\_\_ Date Range \_\_\_\_\_

For the previous year \$  Date Range

Does/Did this person regularly receive overtime or bonuses?

YES       NO If yes, please describe frequency and amount: \_\_\_\_\_

Printed Name/Title of Person Completing this Form: \_\_\_\_\_

Signature: \_\_\_\_\_ Phone Number: \_\_\_\_\_

**Please mail or deliver directly back to:**

## Goodhue County Habitat for Humanity

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614 Plum Street,  
Red Wing, MN 55066  
(651)327-2565

Questions? Call our office or email: [MichelleBaringer@gchabitat.org](mailto:MichelleBaringer@gchabitat.org)



**\*PLEASE HAVE THIS FORM FILLED OUT BY YOUR SOCIAL SERVICES**  
***Verification of Public Assistance – if applicable***

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

RE: \_\_\_\_\_  
(Applicant's Name)

Name of Social Service Administrator: \_\_\_\_\_

Name of Agency: \_\_\_\_\_

Address of Agency: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Signature of Social Service Administrator: \_\_\_\_\_

**Dear Social Service Administrator:**

The above-named person has applied for housing through the Goodhue County Habitat for Humanity program and has signed below giving permission to contact you for verification of public assistance.

\_\_\_\_\_  
(Applicant's Signature)

\_\_\_\_\_  
Date

Printed Name of Signature Above

***We would appreciate your help in answering the following questions:***

Which services does this family receive?

	TANF <input type="checkbox"/> YES <input type="checkbox"/> NO	Food Stamps <input type="checkbox"/> YES <input type="checkbox"/> NO	Day Care Assistance <input type="checkbox"/> YES <input type="checkbox"/> NO	SSDI <input type="checkbox"/> YES <input type="checkbox"/> NO	Child Support <input type="checkbox"/> YES <input type="checkbox"/> NO
When did the family begin receiving these benefits? (Month/year)					
How much per month does this family receive? (per month)					
When are these benefits up for review?					

Has the family faithfully represented their income to you since they have been receiving these benefits?

Yes  No

If applicant receives a house from Habitat for Humanity's program, will this asset affect these benefits?

Yes  No If yes, how? \_\_\_\_\_

Will the home be subject to a lien by the State of Minnesota?  Yes  No

***Please provide a printout of the benefits received in the past month. Thank you for your assistance.***

**Please mail or deliver directly back to:**

**Goodhue County Habitat for Humanity**

614 Plum Street,  
Red Wing, MN 55066  
(651)327-2565

Questions? Call our office or email: [MichelleBaringer@gchabitat.org](mailto:MichelleBaringer@gchabitat.org)



## Privacy Notice

### Combined Privacy Notice and Tennessen Warning

We are committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the limitations of law. Please read the disclosures and acknowledgements outlined below carefully.

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this Habitat for Humanity program and to help Habitat for Humanity manage the program.

Depending on the type of assistance being provided, either grant or loan assistance, different disclosures apply. For grant assistance, your name and address are private data. For loan assistance, your name and address are public data. Regardless of whether you receive grant or loan assistance, the amount of assistance you receive is public data.

With both grant and loan assistance, all other data we create or collect from you, including financial information, such as credit reports, financial statements and net worth calculations, are classified as private data on individuals under Minnesota Statutes sections 462A.065 and 13.462, subdivision 3. You are not required to provide this information, but if you refuse to provide it we will be unable to determine your eligibility for this program and approve your application. Both the public data and the private data may be shared with nonaffiliated third parties as permitted by law, including Habitat for Humanity of Minnesota, the Federal Home Loan Bank and Minnesota Housing Finance Agency (MHFA) and staff whose jobs require them to see it in connection with our normal operating practices.

Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Under the Privacy Act of 1974, you may refuse to provide your Social Security Number (SSN) and it will not affect your eligibility for assistance. Disclosure of your SSN for the purpose of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

If you agree to allow us to create, collect and share information as described above, please indicate approval with your signature below.

---

Beneficiary Name

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Signature

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Date

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Beneficiary Name

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Signature

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Date