

Dear Habitat Applicant,

Thank you for your interest in Brunswick County Habitat for Humanity. Enclosed you will find our current application and additional information related to our homeownership program. Once you have reviewed the selection criteria and feel that you may qualify for our program, gather **copies** of the documents listed on the checklist. After you have completed the application and gathered all the requested documents, please return it all to our office at:

Brunswick County Habitat for Humanity  
Homeowner Services  
1323 Stone Chimney Road SW  
Supply, NC 28462

Please Note: If your application is incomplete or all requested documents are not submitted, we will not be able to process your application. Please do not submit originals, only copies we may keep, of the requested documents.

Again, thank you for your interest in the Brunswick County Habitat for Humanity homeownership program and we hope to speak to you soon regarding this program.

Sincerely,  
Holly M Williams  
Qualified Loan Originator (QLO)  
(910) 454-0007

## Overview of Habitat's Homeownership Program

It is the mission of Brunswick County Habitat for Humanity to put God's love into action by bringing people together to build homes, communities, and hope. We do this by partnering with volunteers and families to build decent, affordable housing for those in need. Habitat homes are then **sold** at no profit to families through an affordable zero-interest mortgage loan.

To qualify for the program, families must:

1. Demonstrate a need
2. Must have the ability to pay a modest mortgage
3. Be willing to partner in the building of their home

Equal Housing Opportunity Provider:

Families who apply to purchase a home from Brunswick County Habitat for Humanity will be approved by the Board of Directors in a way that does not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, or because all or part of the applicant's income is derived from public assistance programs.

## Homeownership Selection Criteria

### Residency

- All applicants must be a legal citizen or legal resident of the US
- All applicants must have lived in Brunswick County for the last 12 months

### Need

- Living in overcrowded or unsafe conditions
- Subsidized, temporary or public housing
- Substandard housing or homeless
- Housing expenses greater than 30% of income
- Unable to get a home loan from any other source

### Ability to pay

- Income: Households with income from 35% to 70% of the area median income (AMI). (See chart below). Income amounts including wages, Social Security, Social Security Disability, child support, other forms of reported income, and all debt will be considered.
- Veterans are encouraged to apply and may qualify with a higher AMI than 70% Max listed above.

- **Debt:** You should not have more than 15% of gross income going toward paying debts. Exception: If it is determined that your write offs, and collections (not to exceed a total of \$2,000.00) can be paid down to equal to or less than 15% of your monthly gross income while in the program and within 12 months. This includes, credit card payments, car loans, medical collections, and any other loans or obligations.
- **Credit:** We will pull a credit report but we do not look for a credit score. We are looking at your payment history and that there are no judgements that could attach to a future home as a lien. Any items in collections or charge-offs (not to exceed \$2,000.00) must be paid off within 12 months. Student loan and medical debt are included for your total debt ratio. If you do not have a credit report, you will be asked to submit utility bills to demonstrate your payment history.

### 2022 Income Requirements

	Minimum	Maximum
Family of 1	\$20,580.00	\$41,125.00
Family of 2	\$23,520.00	\$46,988.00
Family of 3	\$26,460.00	\$52,850.00
Family of 4	\$29,365.00	\$58,713.00
Family of 5	\$31,745.00	\$63,437.50
Family of 6	\$34,090.00	\$68,119.00
Family of 7	\$36,435.00	\$72,844.00
Family of 8	\$38,780.00	\$77,525.00

*Updated May 4, 2022*

#### Willingness to partner

- Completion of sweat equity requirements
- Attendance at all homeownership classes
- Demonstrate willingness to pay a mortgage by submitting monthly payments towards escrow while in the program
- Attend monthly meetings with mentor
- Support your community as representative of Brunswick County Habitat for Humanity
- Open communication with Mentors and BCHFH staff

#### Sweat Equity

- Construction, Restores, Community Outreach events, Fundraisers, Administrative Office work is available as part of your partnership while you are in our program
- Complete 100 hours of sweat equity before construction begins on your home
- Total of 300 hours for 1 adult family or 500 for 2 adult family is required before closing
- Friends and family may help for a portion of these hours

- Those with physical disabilities may have a custom sweat equity plan designed, if needed, with doctors' input

Where will you live?

- You will be offered construction ready property that is in our land inventory.
- We typically have land within the Leland, Boiling Springs Lakes, Supply, Calabash and Shallotte communities. We cannot guarantee you a lot in in specific area.

Thinking ahead

- Commitment to timely mortgage payments after closing. Monthly mortgage payments include principal payment, homeowner's insurance premiums, property taxes, and any other applicable items such as, HOA dues. This monthly payment will be affordable, not to exceed 30% of your gross monthly income. **Your mortgage payments go towards building more houses.**

How long does the process take?

- Families typically work through the Brunswick County Habitat homeownership program in 18 – 24 months.
- Factors such as your financial readiness, weather and the availability of properties can affect the time you are in the process.
- Availability of volunteers in the homes designated area.

If you believe you may qualify, please complete the included application. Once you have completed the application and gathered all the required documents, you may mail or drop it off at:

**Brunswick County Habitat for Humanity  
Homeowner Services  
1323 Stone Chimney Road  
Supply, NC 28462.**

**Please *do not* send completed applications to the ReStores**



## Application Checklist

Please provide **copies** of all the requested documents.

If it does not apply to you, please mark N/A

To be submitted with application:

***Your application cannot be reviewed without this documentation.***

- \_\_\_\_\_ Prior 2 years most recent Income Tax Returns (please sign & copy ENTIRE tax return)
- \_\_\_\_\_ Prior 2 most current years W-2s (or 1099 for self-employed)
- \_\_\_\_\_ Prior **most recent** 2 months Bank Statements (all types of bank accounts)
- \_\_\_\_\_ Prior 2 months **most recent** Pay Stubs for all listed on the application
- \_\_\_\_\_ Child Support Court Order/Custody Agreement
- \_\_\_\_\_ Child Support Payment History
- \_\_\_\_\_ SSI Verification- Award Letter
- \_\_\_\_\_ Other sources of income (Disability, Veteran or Unemployment Benefits, Alimony, etc.)
- \_\_\_\_\_ **Copy of current Rental Lease**
- \_\_\_\_\_ Completed Credit Release Form(s)
- \_\_\_\_\_ Divorce Decree or Documentation of Legal Separation
- \_\_\_\_\_ Certificate of Release or Discharge from Active-Duty DD FORM 214

***Once your application has been processed, you will receive a letter indicating whether you can go to the next step in the process. You should receive this letter within 30 days.***

If so, you will need to provide the following documents at that time:

- \_\_\_\_\_ Social Security cards for all household members
- \_\_\_\_\_ Birth Certificates for all household members
- \_\_\_\_\_ Marriage Certificate, or Divorce Decree, or Separation Papers
- \_\_\_\_\_ Driver's License or State ID for all household members over the age of 18
- \_\_\_\_\_ Academic Transcripts (for those over the age of 18, have been attending college full-time for the last year and whose income you do not wish to count as household income)



**Brunswick County Habitat for Humanity**  
**1323 Stone Chimney Road**  
**Supply, NC 28462**  
**(910) 454-0007**

# 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.

Spoken and Written Language Preference \_\_\_\_\_ Interpretation Required: Yes No

**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																																																
<b>Applicant's name</b>	<b>Co-applicant's name</b>																																																
Social Security #: _____ Veteran Y N	Social Security # _____ Veteran Y N																																																
Email Address: _____	Email Address: _____																																																
Phone: _____ Age: _____	Home phone _____ Age _____																																																
<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)																																																
<b>Dependents</b> and others who will live with you (Not listed by co-applicant)	<b>Dependents</b> and others who will live with you (Not listed by applicant)																																																
<table border="0"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<table border="0"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>	Name	Age	Male	Female	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
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"/>																																														
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"/>																																														
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:</b>																																																	
Previous address (street, city, state, zip)	Previous address (street, city, state, zip)																																																
_____	_____																																																
Number of years _____	Number of years _____																																																

### 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 your 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 \$ \_\_\_\_\_

This is to notify you that if you are approved to purchase a home through Brunswick County Habitat for Humanity, 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 \_\_\_\_\_ for this property to be considered for building your Habitat home, please attach land documentation, including a copy of the deed.



## 6. EMPLOYMENT INFORMATION

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

**Alimony, child support and/or separate maintenance income need not be revealed if the applicant or co-applicant chooses not to have it considered for repaying this loan.**

## 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: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**PLEASE NOTE:**

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

### OTHER HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth



*Count the number of all household members and their yearly income to ensure your verifiable yearly gross income falls between the Minimum and Maximum range for your family size.*

*If your household income is less or more than what is shown, you may not qualify for a home.*

### 2022 Income Requirements

	Minimum	Maximum
Family of 1	\$20,580.00	\$41,125.00
Family of 2	\$23,520.00	\$46,988.00
Family of 3	\$26,460.00	\$52,850.00
Family of 4	\$29,365.00	\$58,713.00
Family of 5	\$31,745.00	\$63,437.50
Family of 6	\$34,090.00	\$68,119.00
Family of 7	\$36,435.00	\$72,844.00
Family of 8	\$38,780.00	\$77,525.00

Updated May 4, 2022

#### 8. SOURCE OF PREPAYMENT TOWARDS ESCROW ACCOUNT

Where will you get the money to prefund your escrow account. Currently \$2,500

If you borrow the money, whom will you borrow it from, and how will you pay it back?

Why do you need assistance from Brunswick County Habitat for Humanity? Use additional page if necessary

## ASSETS

LIST ALL BANK ACCOUNTS AND SAVINGS ACCOUNTS THAT YOU CURRENTLY HAVE FOR ALL INDIVIDUALS INCLUDED ON APPLICATION AND PROVIDE BACK UP TO SUPPORT ACCOUNTS

Name of bank, savings and loan, credit union, etc. Non-liquid assets - Land	Address	City, State	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

## 10. DEBT

LIST ALL DEBTS YOU CURRENTLY OWE

TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?

Account	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (Includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card -	\$	\$		\$	\$	
Credit card -	\$	\$		\$	\$	
Credit card -	\$	\$		\$	\$	
Medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	

### MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities – Electric/Gas/Sewer/Water	\$	\$	\$
Trash	\$	\$	\$
Childcare	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Auto Expenses – Insurance/Gas	\$	\$	\$
Household Items – Groceries	\$	\$	\$
Prescriptions	\$	\$	\$
Insurance Outside of Payroll Deductions	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

### 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 to be returned with this application.*



## 12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Brunswick County 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, but not limited to the following: 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 Brunswick County Habitat for Humanity for 25 months even if the application is not approved.

I also understand that Brunswick County 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 applicant or "C" for co-applicant.*

## 13. LIST OF REQUIRED DOCUMENTS

**FOR YOUR APPLICATION TO BE CONSIDERED, YOU MUST PROVIDE COPIES OF ALL THE DOCUMENTS LISTED BELOW FOR BOTH THE APPLICANT AND ALL OTHER WAGE EARNER IN THE HOUSEHOLD**  
*If it does not apply to you, please mark N/A.*

- \_\_\_\_\_ *Prior 2 years Income Tax Returns (please sign & copy ENTIRE tax return)*
- \_\_\_\_\_ *Prior 2 most current years W-2's (or 1099 for self-employed)*
- \_\_\_\_\_ *Prior most current 2 months Bank Statements (include all bank accounts)*
- \_\_\_\_\_ *Prior 2 months most recent Pay Stubs for all listed on the application*
- \_\_\_\_\_ *Child Support Court Order/Custody Agreement*
- \_\_\_\_\_ *Child Support Payment History*
- \_\_\_\_\_ *SSI Verification- Award Letter*
- \_\_\_\_\_ *Other sources of income (Disability, Veteran or Unemployment Benefits, Alimony, etc.)*
- \_\_\_\_\_ *Copy of current Rental Lease*
- \_\_\_\_\_ *Completed Credit Release Form*
- \_\_\_\_\_ *Divorce Decree or Documentation of Legal Separation*
- \_\_\_\_\_ *Certificate of Release or Discharge from Active-Duty DD 214*

#### 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 <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or another Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Asian <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <b>Birthdate:</b> ____ / ____ / ____ <b>Marital status:</b> <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 <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or another Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Asian <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <b>Birthdate:</b> ____ / ____ / ____ <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

IS YOUR APPLICATION SIGNED?	YES	NO
HAVE YOU REVIEWED INCOME LIMITS?	YES	NO
HAVE YOU COMPLETED <b>EVERY</b> ITEM?	YES	NO
HAVE YOU GATHERED <b>COPIES</b> OF ALL REQUIRED DOCUMENTATION?	YES	NO
HAVE YOU COMPLETED THE CREDIT RELEASE FORM(S)?	YES	NO

*ORIGINALS WILL NOT BE RETURNED*

If you answered YES to all these questions, please forward your application,  
& copies of all required documentation for review to:

**Brunswick County Habitat for Humanity**  
**Attention: Homeowner Services**  
**1323 Stone Chimney Road**  
**Supply, North Carolina 28462**

## Credit Release Form - APPLICANT

Name: \_\_\_\_\_  
First Middle Initial Last

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

City \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

I \_\_\_\_\_ request \_\_\_\_\_ Avantus \_\_\_\_\_ to release information to the Brunswick County Habitat for Humanity Credit Counselor/Consultant. This information shall include but is not limited to the following:

<input checked="" type="checkbox"/> Credit Report	<input type="checkbox"/> Financial	<input type="checkbox"/> Income
<input type="checkbox"/> Employment	<input type="checkbox"/> Disability	<input type="checkbox"/> Insurance

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Please check: HABITAT ☒

\_\_\_\_\_  
Signature or \_\_\_\_\_  
Authorized Representative

\_\_\_\_\_  
Date Witness



## Credit Release Form - CO- APPLICANT

Name: \_\_\_\_\_  
First Middle Initial Last

Social Security #: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

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

City \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

I \_\_\_\_\_ request \_\_\_\_\_ Avantus \_\_\_\_\_ to release information to the Brunswick County Habitat for Humanity Credit Counselor/Consultant. This information shall include but is not limited to the following:

<input checked="" type="checkbox"/> Credit Report	<input type="checkbox"/> Financial	<input type="checkbox"/> Income
<input type="checkbox"/> Employment	<input type="checkbox"/> Disability	<input type="checkbox"/> Insurance

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Please check: HABITAT ☒

\_\_\_\_\_  
Signature or Authorized Representative

\_\_\_\_\_  
Date Witness

## EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants based on 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: 600 Pennsylvania Ave. NW 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, 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 \_\_\_\_\_

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

Co-Applicant

X \_\_\_\_\_

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