

**Guide to Completing a Homeownership Application**

Thank you for your interest in applying for Gloucester County Habitat for Humanity’s Affordable Homeownership Program! We understand that this process can feel overwhelming, but we’re here to help. This guide will give you an overview of the application, the steps you’ll need to follow, and estimated timeline.

If you have any questions, please don’t hesitate to contact us at info@gc-habitat.org or 856-256-9400.

1. Make Sure You’re Eligible (if you answer “no” to any of the following, please contact us to discuss):
	* Yes No Does your household income fall within the HUD income guidelines?

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| HouseholdSize | 3 | 4 | 5 | 6 |
| MinIncome | $53,750 | $59,700 | $64,500 | $69,300 |
| MaxIncome | $85,950 | $95,500 | $103,150 | $110,800 |

* + Yes No Does your household size ﬁt the house for which you are applying

(bedroom size(s) listed on application)? Additional requirements listed below:

 Every bedroom must be occupied

 No more than 2 people may share a bedroom

 Children of opposite sexes cannot share a bedroom

 An adult cannot share a bedroom with a minor (unless the age difference is 3 years or less)

* + Yes No Do you (and other applicants, if applicable) have a minimum credit score of 620?
	+ Yes No Do you have a need for the program (i.e. do you currently live in an unaffordable, overcrowded, or otherwise substandard housing situation)?
1. Gather Your Documents:
* To submit your application, you’ll need to include *copies* of the following documents (also included in the application packet):

 Application fee of $35 per applicant (cash, check, money order)

 Driver’s license and/or other state-issued ID for household members aged 18 and older

 Birth certiﬁcates for all household members

 Social security cards for all household members





 If a veteran, DD-214

 If divorced, divorce decree

 3 years most recent, consecutive federal and state tax returns with W-2 forms (complete returns, not summaries)

 4 most recent, consecutive paystubs from all employment sources from all employed members of the household

 Documentation of any unearned income (pension, social security, etc.)

 Documentation of any alimony or child support

 6 months most recent, consecutive bank statements from all accounts

 Documentation of rent payments from the past 3 months

1. Complete the Application **in its Entirety**
* Applications submitted with missing information will delay the process and may be

denied. If you are unsure about any part of the application, feel free to contact us.

* Make sure everything on the application is accurate – you cannot make changes to

your application after it’s submitted for that speciﬁc property

1. Submit Your Application
* By mail: GCHFH, 425 S Broadway, Pitman, NJ 08071
* In person: drop off the application to 425 S Broadway, Pitman, NJ 08071 anytime

Tuesday through Friday, 9-3pm

* Tip: keep a copy of everything you submit for your records!

The application process, meaning from the time you submit an application to approval for the program, is estimated to take about 60-90 days.

We are here to help you through every step of the process. Thank you for your time and feel free to reach out with any questions you may have:

**Phone:** 856-256-9400

**Email:** info@gc-habitat.org





**Application**

**For Property Available:**

 **192 N Green St, Clayton NJ**

**3BR, 2BA**

## 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.

**Mail to:** Habitat for Humanity, 425 S Broadway, Pitman, NJ 08071 **DEADLINE TO SUBMIT COMPLETED APP: September**

**30, 2025 Questions:** info@gc-habitat.org or 856-256-9400

**Application Fee:** $35 per applicant (cash, check, or money order)

**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. Note: all applications will be processed, but not all will be accepted into the program.

**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:**

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| **1A. APPLICANT INFORMATION** |
| **Applicant** | **Co-applicant** |
| **Applicant’s name: Alternative and former names:** **Applicant email:**   | **Co-applicant’s name: Alternative and former names:** **Co-applicant email:**   |
| Social Security number Home phone ( ) Cell phone ( ) Work phone ( ) Age Date of birth (mm/dd/yyyy) **□** Married **□** Separated **□** Unmarried (single, divorced, widowed, civil union,domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)** | Social Security number Home phone ( ) Cell phone ( ) Work phone ( ) Age Date of birth (mm/dd/yyyy) **□** Married **□** Separated **□** Unmarried (single, divorced, widowed, civil union,domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)** |
| **Dependents** and others who will live with you:**Name Age Male Female** **□ □** **□ □** **□ □** **□ □** **□ □** | **Dependents** and others who will live with you (not listed by co-applicant):**Name Age Male Female** **□ □** **□ □** **□ □** **□ □** **□ □** |
| Present address (street, city, state, ZIP code): **□** Own **□** RentNumber of years:  | Present address (street, city, state, ZIP code): **□** Own **□** RentNumber of years:  |
| **If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:** |
| Previous address(es) (street, city, state, ZIP code): **□** Own **□** RentNumber of years:  | Previous address(es) (street, city, state, ZIP code): **□** Own **□** RentNumber of years:  |
| **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:  |

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| **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 **□** NoIf 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
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| **2. WILLINGNESS TO PARTNER** |
| To be considered for the Affordable Homeownership Program, you and your household members must be willing to complete 200-300 “sweat-equity”hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approvedactivities. | **I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:****Yes No**Applicant **□ □**Co-applicant **□ □** |

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| **3. PRESENT HOUSING CONDITIONS** |
| Currently, are you: **□** Renting **□** Rent-free **□** OwnNumber of bedrooms (please circle): 1 2 3 4 5 |
| Other rooms in the place where you are currently living: **□** Kitchen **□** Bathroom **□** Living room **□** DiningroomOther (please describe): \_ |
| In the space below, describe your current living conditions, including a listing of who currently lives with you. 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:  |

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| **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 **□** YesMonthly 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. |

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| **5. EMPLOYMENT INFORMATION** |
| **Applicant** | **Co-applicant** |
| * **Does not apply.**
 | * **Does not apply.**
 |
| Name and address of **CURRENT** employer: | Start date (mm/dd/yyyy): | Name and address of **CURRENT** 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 **PREVIOUS** employer: | Years on this job: | Name and address of **PREVIOUS** employer: | Years on this job: |
| Annual (gross) wages:$ | Annual (gross) wages:$ |
| Type of business: | Business phone: | Type of business: | Business phone: |
| * **Check if you are the business owner or are self-employed.**

**□** I have an ownership share of less than 25%. **□** I have an ownership share of 25% or more. Monthly income (or loss) $  | **PLEASE NOTE:** Self-employed applicants will be required to provide additional documents such as tax returns and financial statements. |

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| **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:  | $ | $ | $ | $ |
| **Total** | **$** | **$** | **$** | **$** |

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| **HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE** |
| **Name** | **Income source** | **Monthly income** | **Date of birth** |
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| **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)** |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |
|  |  |  |  |  | $ |

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| **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** | **Months left to pay** |
| 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 | $ | $ |  | $ | $ |  |
| **Total** | **$** | **$** |  | **$** | **$** |  |

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| **MONTHLY EXPENSES** |
| **Account** | **Applicant** | **Co-applicant** | **Total** |
| Rent | $ | $ | $ |
| Utilities (electricity, water, gas) | $ | $ | $ |
| Insurance (rental, car, health, etc.) | $ | $ | $ |
| Child care | $ | $ | $ |
| Internet service | $ | $ | $ |
| Cell phone | $ | $ | $ |

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| --- | --- | --- | --- |
| Land line | $ | $ | $ |
| Business expenses | $ | $ | $ |
| Union dues | $ | $ | $ |
| Transportation expense (gas, bus pass, vehicle upkeep, etc.) | $ | $ | $ |
| Food and essential supplies | $ | $ | $ |
| Entertainment | $ | $ | $ |
| Other | $ | $ | $ |
| Other | $ | $ | $ |
| **Total** | **$** | **$** | **$** |

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| **10. DECLARATIONS** |
| **Please check the box beside the word that best answers the following questions for you and the co-applicant.** | **Applicant** | **Co-applicant** |
| a. Are there any outstanding judgments because of a court decision against you? | **□** Yes **□** No | **□** Yes **□** No |
| b. Have you declared bankruptcy within the past seven years?If YES, identify the type(s) of bankruptcy: **□** Chapter 7 **□** Chapter 11 **□** Chapter 12 **□** Chapter 13 | **□** Yes **□** No | **□** Yes **□** No |
| c. Have you had any property foreclosed upon in the past seven years? | **□** Yes **□** No | **□** Yes **□** No |
| d. Are you party to a lawsuit in which you potentially have any personal financial liability? | **□** Yes **□** No | **□** Yes **□** 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? | **□** Yes **□** No | **□** Yes **□** No |
| f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee? | **□** Yes **□** No | **□** Yes **□** No |
| g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application? | **□** Yes **□** No | **□** Yes **□** No |
| h. Are you a U.S. citizen or permanent resident? | **□** Yes **□** No | **□** Yes **□** 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 record s” 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 conver ted 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 sig nature.

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.

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| --- | --- | --- | --- |
| **Applicant signature** | **Date** | **Co-applicant signature** | **Date** |
| X  |   | X  |   |

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| **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 che ck below.

|  |  |
| --- | --- |
| **Applicant** | **Co-applicant** |
| **Ethnicity *(check one or more):**** Hispanic or Latino
	+ Mexican **□** Puerto Rican **□** Cuban
	+ Other Hispanic or Latino –

*Origin: For example: Argentinean, Colombian, Dominican, Nicaraguan,**Salvadoran, Spaniard, and so on.** Not Hispanic or Latino
* I do not wish to provide this information
 | **Ethnicity *(check one or more):**** Hispanic or Latino
	+ Mexican **□** Puerto Rican **□** Cuban
	+ Other Hispanic or Latino –

*Origin: For example: Argentinean, Colombian, Dominican, Nicaraguan,**Salvadoran, Spaniard, and so on.** Not Hispanic or Latino
* I do not wish to provide this information
 |
| **Sex:*** Female **□** Male **□** I do not wish to provide this information
 | **Sex:*** Female **□** Male **□** I do not wish to provide this information
 |
| **Race *(check one or more):**** American Indian or Alaska Native *— Name of enrolled or principal tribe*:
* Asian
	+ Asian Indian **□** Chinese **□** Filipino

**□** Japanese **□** Korean **□** Vietnamese* + Other Asian *— race:*

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.** Black or African American
* Native Hawaiian or Other Pacific Islander
	+ Native Hawaiian **□** Guamanian or Chamorro **□** Samoan
	+ Other Pacific Islander *— race:*

*For example: Fijian, Tongan, and so on.** White
* I do not wish to provide this information
 | **Race *(check one or more):**** American Indian or Alaska Native *— Name of enrolled or principal tribe*:
* Asian
	+ Asian Indian **□** Chinese **□** Filipino

**□** Japanese **□** Korean **□** Vietnamese* + Other Asian *— race:*

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.** Black or African American
* Native Hawaiian or Other Pacific Islander
	+ Native Hawaiian **□** Guamanian or Chamorro **□** Samoan
	+ Other Pacific Islander *— race:*

*For example: Fijian, Tongan, and so on.** White
* I do not wish to provide this information
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| **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? **□** Yes **□** No Was the sex of the Borrower collected on the basis of visual observation or surname? **□** Yes **□** No Was the race of the Borrower collected on the basis of visual observation or surname? **□** Yes **□** No |
| This application was taken by:* Face-to-face interview (included electronic

media w/video component)* By mail **□** By telephone
 | Interviewer’s name (print or type) | Interviewer’s phone number |
| Interviewer’s signature | Date |

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| **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 cr editworthiness 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 ofColumbia, 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 **□** YesIf 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:**  |

Gloucester County Habitat for Humanity Privacy Statement and Notice

At Gloucester County Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and conﬁdentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, paystubs, credit reports, employment veriﬁcations and payment histories – internal controls are maintained throughout the process to ensure security and conﬁdentiality.

We collect nonpublic personal information about you from the following sources:

* Information we receive from you on applications or other forms;
* Information about your transactions with us or others; and
* Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

* Information we receive from you on applications or other forms, such as your name, address, social security number, assets;
* Information about your transactions with us or others such as your debt balances, payment histories; and
* Information we receive from a consumer reporting agency such as your creditworthiness, credit history, credit score.

Gloucester County Habitat for Humanity employees and volunteers are subject to a written policy regarding conﬁdentiality, and access to applicant data is restricted to staff and volunteers on an as- needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

* Financial service providers, such as mortgage servicing agents;
* Nonproﬁt organizations, government entities, or other subsidy providers; and
* Funding partners.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Gloucester County Habitat for Humanity at 856-256-9400 ext. 6.

I/We have received a copy and understand Gloucester County Habitat for Humanity’s Privacy Statement & Notice.

Applicant Date

Co-Applicant Date

Gloucester County Habitat for Humanity 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 FTC regional office for the Northeast region: 1 Bowling Green #318, New York City, NY 10004; or, Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You do not need to 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 affordable mortgage amount, information regarding the applicant’s marital status; alimony, child support, and separate maintenance income; and the spouse’s ﬁnance 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: Co-Applicant**

Date Date

Name (print) Name (print)

Signature Signature

**Supporting Documentation**

In order for your application to be evaluated, you must submit copies of ALL of the following supporting documentation, as applicable (must be copies - original documents will not be accepted).

Indicate which documents have been provided by checking yes, no, or N/A for each item/applicant. Make and keep a copy of everything you include in your application packet.

Incomplete applications will not be evaluated.

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| **Required****Documentation** | **Applicant** | **Co-Applicant** | **Other Household****Members** |
| Application Fee $35 per applicant (cash, check,money order) | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Driver’s license and/or state-issued ID for household membersaged 18 and older | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Birth certificates for all household members | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Social security cards for all household members | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| If a veteran, DD-214 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Divorce decree, if applicable | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| 3 years most recent, consecutive federal tax returns with W-2 forms (all household membersaged 18 and older) | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| 4 most recent, consecutive paystubs from all employmentsources | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Documentation of unearned income (pension, socialsecurity, SSD, etc.) | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Documentation of alimony and/or childsupport | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| 6 months most recent, consecutive bank statements from allaccounts | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |
| Documentation of rentpayments from past 3 months | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 | * Yes
* No
* N/A
 |