





**Applicant** **Co-Applicant**

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

Date of birth: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date of birth: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

City/State/Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ City/State/Zip: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Home/Cell Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Home/Cell Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Is any household member \_\_\_\_\_\_ Military / Veteran \_\_\_\_\_\_Disabled

How did you hear about Habitat? \_\_\_Newspaper \_\_\_ Poster/Flier \_\_\_Talk \_\_\_Other (please specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**HOUSING NEED** Which of the following conditions apply to your current housing? (check all that apply) \_\_\_\_\_ Public housing \_\_\_\_Homeless \_\_\_\_\_ High crime/traffic/drugs \_\_\_\_\_Mobile home \_\_\_\_\_Maintenance problems \_\_\_\_\_Overcrowding \_\_\_\_\_Rent too high \_\_\_\_\_Other (explain) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Have you tried to get a home loan before? \_\_\_\_\_\_\_\_\_\_\_\_ If so, with whom, and what was the result?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**WILLINGNESS TO PARTNER WITH HABITAT**

Are all household members 18 years of age and older willing to put in 200 “sweat equity” hours each working on your home? \_\_\_\_\_Yes \_\_\_\_\_No

Are you willing to attend the required nine-week series (27 hours) of homeowner education and financial planning classes? \_\_\_\_\_Yes \_\_\_\_\_No

**CREDIT**

Do you have any outstanding judgments/collections against you? \_\_\_\_Yes \_\_\_\_No If yes, are you making payments? \_\_\_\_Yes \_\_\_\_No

**INCOME Source/s of income** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Applicant(s) must demonstrate steady income for at least one year. Include social security, disability, child support, alimony, wages and other income. Multiply the amount of your average weekly income by 52, and then divide by 12 to get your monthly income.

What is the Applicant’s **MONTHLY** gross income? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ What is the Co-Applicant’s **MONTHLY** gross income?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

List the names, ages, and **MONTHLY** gross incomes of **ALL** household members:

Name Age Relationship MONTHLY Gross Income

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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What is the **TOTAL** monthly gross income of your household? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1 Person $28,875 - $40,425 3 People $37,125 - $51,975 5 People $44,550 - $62,370

2 People $33,000 - $46,200 4 People $41,250 - $57,750 6 People $47,850- $66,990

Does your household’s ANNUAL gross income fall within

these limits for the number of people? \_\_\_Yes \_\_\_No

**EXPENSES**

Can you save $2000 for a down payment plus your first month’s mortgage? \_\_\_\_\_Yes \_\_\_\_\_No

What **MONTHLY** expenses do you have? If an expense is not monthly, add all payments you make annually and divide by 12.

Circle One: Rent / Mortgage Car payments Car insurance Child/Spousal support Credit card payments Loan payments

$ \_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_\_

Medical bills Student loans Water/Sewer Electric Heating Oil/Gas Cable/Internet Phone Child Care

$\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_\_ $\_\_\_\_\_\_\_\_\_\_\_

I/we understand that a satisfactory credit history is one of the requirements for being approved to buy a house with Rockbridge Area Habitat for Humanity. I hereby give explicit permission for Rockbridge Area Habitat to obtain a credit report for the express purpose of evaluating my creditworthiness and ability to pay for a Habitat home. I also authorize RAHfH to conduct a criminal background check. Depending on my income and credit standing, I may qualify for a low-interest USDA 502 loan. By signing this form, I authorize Habitat to share this application with USDA for review.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature (Applicant) Social Security Number Date

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature (Co-Applicant) Social Security Number Date

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