

OFFICE USE:

Date Received: _____

 \$20 Application Fee

HOMEBUYER PROGRAM PRE-APPLICATION

Please complete this form as completely and accurately as possible. **Submit completed pre-application with \$20 pre-application fee that will be applied to processing a credit report.** Accepted forms of payment include personal or cashier checks or money orders. Credit card payments are not accepted by Habitat. Failure to do so may result in the delay or denial of your application. All information provided will be kept confidential. **IF YOU HAVE QUESTIONS OR CONCERNS, OR IF YOU WOULD LIKE HELP IN COMPLETING YOUR APPLICATION, PLEASE CALL 235-3535.**

**Pre-applications will be accepted April 15th to June 15th and July 15th to September 15th each year.
Pre-applications submitted outside of this window will be automatically denied.**

HOUSEHOLD INFORMATION

Applicant's Full Legal Name _____

Co-Applicant's Full Legal Name _____

Applicant's Other Names Used _____

Co-Applicant's Other Names Used _____

Social Security Number _____

Date of Birth _____

Social Security Number _____

Date of Birth _____

Circle one: Married Separated Unmarried

Circle one: Married Separated Unmarried

OTHER HOUSEHOLD MEMBERS (All people who will be living with you)

Name	Date of Birth	Social Security Number	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

RESIDENCY HISTORY – Provide for past 2 years. (If you need more room, please use the back of this form.)

Current Street Address _____

Phone # _____

Previous Street Address _____

City, State, Zip Code _____

County of Residence _____

City, State, Zip Code _____

Dates of Occupancy (from ____ to present) _____

Dates of Occupancy (from ____ to ____) _____

\$ _____
Monthly Rent PaymentYES or NO
Is rent subsidized?\$ _____
Monthly Rent PaymentYES or NO
Was rent subsidized?

Current Landlord's Name _____

Phone # _____

Previous Landlord's Name _____

Phone # _____

Street Address _____

Street Address _____

City, State, Zip Code _____

City, State, Zip Code _____

WILLINGNESS TO PARTNER – Acknowledging “Sweat Equity” Program Requirement

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 lot maintenance, helping with home construction, working at the Habitat ReStore, or other approved activities. You will also need to participate in homeowner education programs offered by Habitat for Humanity. A two adult household is required to perform a minimum of 500 hours; and a single adult family is required to complete 250 hours. **Please indicate if you are willing to complete the required sweat equity hours and sign below.**

APPLICANT: YES ___ NO ___ CO-APPLICANT: YES ___ NO ___

 Applicant Date Co-applicant Date

DECLARATIONS

Please answer the following questions:

	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
A. Have you filed bankruptcy in the last seven years? (Satisfaction date must be at least 2 years from application) Please provide date of bankruptcy satisfaction: _____	___	___	___	___
B. Have you had property foreclosed on in the last seven years? (Satisfaction date must be at least 6 months from application) Please provide date of bankruptcy satisfaction: _____	___	___	___	___
C. Do you have any debt because of collections? If yes, please explain: _____ _____	___	___	___	___
D. Do you have any debt because of judgments/liens against you? (All judgments must be paid in full prior to application)	___	___	___	___
E. Are you or any household member currently involved in a lawsuit or have a conviction? If yes, please explain: _____ _____	___	___	___	___
F. Are you a U.S. citizen or permanent resident?	___	___	___	___
G. Do you live in or work in Oshkosh?	___	___	___	___
H. The 3 main criteria needed to become a Habitat for Humanity partner family are listed below, do you feel you meet all three of these? *Need for adequate housing *Ability to repay the interest-free mortgage with a manageable amount of debt *Willingness to Partner (sweat equity, etc...)	___	___	___	___



MONTHLY INCOME	APPLICANT	CO-APPLICANT	OTHERS IN HOUSEHOLD
Wages			
TANF			
Alimony			
Child support			
Social Security			
SSI			
Disability			
Section 8 housing			
Other			

GENERAL RELEASE

I/We certify that all the information on this application and accompanying documentation is true and correct to the best of our knowledge. I/we understand that false or misleading information may be grounds for rejection of the application. Furthermore, it is understood that the completion of this application does not guarantee that I/we will receive housing through Habitat for Humanity of Oshkosh. I give permission to Habitat for Humanity of Oshkosh to check any and all information, including but not limited to previous housing history, employment, and credit/payment history included herein. I give permission to Habitat for Humanity of Oshkosh to check my credit rating, criminal record, and sexual offender registry. I understand that by completing this application, I am submitting to all such inquiries.

To my creditor:

I/We authorize you to provide Habitat for Humanity any and all information and documentation they request. Such documentation may include, but is not limited to, the following types of information:

1. Employment history
2. Credit history and reports
3. Balances on savings accounts, checking accounts, etc.
4. Payment history and delinquencies
5. Amounts owed on accounts
6. Cash values on life insurance policies and other investment or retirement savings
7. Security agreements and pledges for purpose of security
8. Loan amounts, terms, payment schedules, etc.
9. Copies of tax returns or W2 forms
10. Criminal background check (PACER, CCAP, etc...)
11. National Sexual Offender Registry check (NSOPW)
12. Social security awards, residency verification and child support if applicable
13. Any other documents pertaining to my financial, credit and liability circumstances

Applicant's Name

Last 4 digits Soc Sec #

Co-applicant's Name

Last 4 digits Soc Sec #

Applicant's Signature

Date

Co-applicant's Signature

Date

Within the limits of the law, Habitat for Humanity of Oshkosh will keep the information in this pre-application confidential.



INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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

Applicant	Co-Applicant
<p style="text-align: center;"><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <ul style="list-style-type: none"> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____ <p>Ethnicity:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <p>Sex:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Female <input type="checkbox"/> Male <p>Birth date: ____/____/____</p> <p>Marital Status:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed) 	<p style="text-align: center;"><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <ul style="list-style-type: none"> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____ <p>Ethnicity:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <p>Sex:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Female <input type="checkbox"/> Male <p>Birth date: ____/____/____</p> <p>Marital Status:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorced, widowed)

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity through 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, family status or national origin.