



Greater Matthews
Habitat for Humanity[®]
New Homeownership Application Packet

Dear Prospective Applicant,

Thank you for your interest in the Greater Matthews Habitat for Humanity New Homebuyer program. Enclosed is information about our program.

In order to complete this application, please follow these instructions and submit all required documents below:

- Completed Original Application— Please make sure you carefully fill out all applicable sections on each page of application.
- Copies of Income Documentation for both applicant and co-applicant— Acceptable documentation includes:
 - All paystubs received during the last two (2) months from each job held
 - Current benefit letters from Social Security, SSI, Disability, VA and/or any pension received and/or court-ordered Child Support Income
 - If you are self-employed, please provide all of the following
 - Two (2) most recent years of tax returns (forms 1040, including Schedule C)
 - Two (2) months of bank statements
 - Quarterly profit and loss statement
 - If you are currently unemployed, please request a “zero income” verification form
- \$25 Application Fee (Non-Refundable)— We can only accept money orders. No cash. Money orders can be made out to *Greater Matthews Habitat for Humanity*. Please be sure to include your name and signature.

Your application will not be processed without the application fee and documentation listed above.

Please turn in your application and required documentation by the deadline listed on your application. If you miss the deadline, your application will not be processed and you will need to wait for our next open application period to submit a new application.

Please submit your completed application:

- By mail—PO Box 2008, Matthews, NC 28106
- Or drop off your application at our office—2447 East John Street, Matthews, NC 28105

Thank you for your interest in partnering with Greater Matthews Habitat for Humanity. We hope to serve your needs through this mutual effort.

Best,
Jeffrey Elam
Homeowner Services Manager
704-847-4266 X108
Jeffrey@habitatmatthews.org





Greater Matthews Habitat for Humanity®

Criteria for Homeownership

1. Need for Housing (Must meet one of the following)

- Living in overcrowded housing
- Living in substandard housing
- Being a resident of public housing
- Paying more than 30% of gross income on rent
- Unable to qualify for mortgage (credit score of 650 or below)

2. Ability to Pay

Income

Total gross household income* must fall within the GMHFH minimum income requirement and 80% of HUD Median Income Guidelines. The range is based on the number of people living in the home. We will consider all sources of documented income from each applicant and co-applicant (including SSI, Social Security, Disability, Retirement, and court-ordered child support)

*Income calculations are before taxes are withheld

Credit

Credit evaluations are not based on credit score, but are based on satisfactory credit history.

At the time of the application, you must have less than:

- **\$1,200 in delinquent debt (Must be paid off before closing.)**
- **\$10,000 in medical debt**

Affordability

In addition to meeting our income requirements, your income must also be sufficient enough to afford our lowest monthly mortgage payment**, which can't exceed 30% of your calculated income; while your monthly debt plus our lowest monthly mortgage can't exceed 43% of your calculated income.

**lowest monthly mortgage is based on household size

HUD Median Income Guidelines

Family Size	30% Annual Minimum	80% Annual Maximum
1	\$45,000	\$55,850
2	\$45,000	\$63,800
3	\$45,000	\$71,800
4	\$45,000	\$79,750
5	\$45,000	\$86,150
6	\$45,000	\$92,550
7	\$45,000	\$98,900

3. Willingness to Partner

- Applicants are required to be permanent legal U.S. residents
- Applicants must have lived or worked in Matthews, Stallings, or Mint Hill for the past 12 months
- Applicants are also required to have 1 full year of good rental history within the last 18 months (paying rent on time each month, name on the lease, and living independently)
- Employed applicants must have 2 full consecutive years of work history (with at least 1 year at your current job)
- Approved applicants must be willing to participate in a minimum of 150 volunteer HIP-hours

Disclaimer: These criteria are subject to change without notice





FOR OFFICE USE ONLY:

Initials & Date:

Homebuyer Application Checklist 2024

I. GMHFH-PROVIDED MATERIALS

- DOCUMENTATION CHECKLIST - this form
- GMHFH HOMEOWNERSHIP APPLICATION PACKET

II. IDENTIFICATION - We will need to see the originals of all ID documentation at a later stage in the process

SUBMIT PHOTOCOPIES OF YOUR PERSONAL DOCUMENTS, NOT ORIGINALS:

- APPLICANT** - NC Drivers License
- CO-APPLICANT** - NC Drivers License
- SOCIAL SECURITY CARDS** - A copy for **EACH** household member
- BIRTH CERTIFICATES** - A copy for **ALL** members of the Family Unit
- LEGAL U.S. RESIDENCE STATUS:** For Adults (18 years or older) ONE (1) document from List A or ONE (1) document **EACH** from List B and List C

A	B	C
US Passport	Driver's License	Social Security Card
Certificate of US	Voters Registration Card	Birth Certificate
Certificate of Naturalization	US Military Card/Draft	Certificate of Birth Abroad
Permanent Resident Alien		

III. FINANCIAL INFORMATION

- EMPLOYMENT VERIFICATION (APPLICANT) - PAY STUBS**, last 2 months from current employer
- EMPLOYMENT VERIFICATION (CO-APPLICANT) - PAY STUBS**, last 2 months from current employer
- SELF EMPLOYED**, please provide: **Two (2)** most recent Tax Returns (forms 1040, including Schedule C), **Quarterly** Profit & Loss Statement (P & L)
- SSI/SSA INCOME** - A Social Security Statement of Benefits or annual award letter.
- PUBLIC ASSISTANCE** - A letter from the county to verify proof that you are receiving.
- BANK STATEMENTS - 3 months of bank statements**
- INCOME TAX RETURNS** - Complete copies of income tax returns for the past TWO (2) years.
- W2s** - Copies from the past two (2) years.
- SUBSIDIZED HOUSING** (If applicable) - Paperwork from a housing authority which indicates you currently live is subsidized housing
- "ZERO INCOME" VERIFICATION FORM** - if unemployed or not currently working

IV. ADDITIONAL INFORMATION

- DIVORCE or LEGAL SEPARATION** papers, if applicable
- Court Papers if receiving **CHILD SUPPORT**
- Proof of **Full-Time** student status for any dependent 18 years or older



Greater Matthews Habitat for Humanity
Application for Homeownership



PO BOX 2008
 Matthews, NC 28105
 704-847-4266

APPLICANT INFORMATION

Applicant Information

Name:			
First Name	MI	Last Name	
Social Security Number:		Date of Birth:	
Current Address:			
Street		Apt #	
City		State	Zip Code
Mailing Address: (if different from Current Address:)			
Marital Status: (Check one:)	<input type="radio"/> Married	<input type="radio"/> Seperated	<input type="radio"/> Unmarried (single, divorced, widowed)
Contact Information:	Home Phone:		
	Cell Phone:		
	Work Phone:		
	EMAIL:		

Co-Applicant Information

Name:			
First Name	MI	Last Name	
Social Security Number:		Date of Birth:	
Current Address:			
Street		Apt #	
City		State	Zip Code
Mailing Address:(if different from Current Address:)			
Marital Status: (Check one:)	<input type="radio"/> Married	<input type="radio"/> Seperated	<input type="radio"/> Unmarried (single, divorced, widowed)
Contact Information:	Home Phone:		
	Cell Phone:		
	Work Phone:		
	EMAIL:		

Household Members

List of ALL Household Members, including self who will live in Habitat Home:

NAME	BIRTH DATE (M/D/Y)	GENDER (M/F)	RELATIONSHIP	EMPLOYER or CURRENT SCHOOL
1)				
2)				
3)				
4)				
5)				
6)				
7)				
8)				
9)				

RENTAL HISTORY

Please provide the last 2 years of rental history. If you have been living at your current place of residence for less than 2 years, please fill out the previous rental history section on the next page.

Current Landlord/Apartment Name:

Landlord Address:

Landlord Phone:

Fax Number:

Monthly Rent: \$

Move in Date:

Name on Lease:

Number of Bedrooms:

Number of Baths:

How many people live here:

Do you feel safe in the structural condition of your rental: Please explain:



RENTAL HISTORY

Previous Landlord/Apartment Name:		
Previous Landlord Address:		
Previous Landlord Phone:	Fax Number:	Monthly Rent:\$
Move In Date:	Move Out Date:	
Name on Lease:		
How long have you lived in Matthews/Mint Hill/Stallings:		
	_____	_____
	years	months

EMPLOYMENT INFORMATION

Applicant Employment History

Name of Current Employer:		
Address of Current Employer:		
Employer Phone:	Position:	
Current Dates of Employment:		
How often are you paid? (Circle One)	Weekly	Bi-Weekly
	Bi-Monthly	Monthly
How many hours do you work per week?	Hourly Wage: \$ _____ per hour	
Self Employed?	YES	NO

If employed in your current position less than 2 years, or currently employed in more than one position, please complete the following:
(Please use additional paper if needed for employers.)

Name of Previous Employer:		
Address of Previous Employer:		
Previous Employer Phone:	Position:	
Dates of Employment:		
How often are you paid? (Circle One)	Weekly	Bi-Weekly
	Bi-Monthly	Monthly
How many hours do you work a week?	Hourly Wage: \$ _____ per hour	
Self Employed?	YES	NO



EMPLOYMENT INFORMATION

Co-Applicant Employment History

Name of Current Employer:

Address of Current Employer:

Employer Phone:

Position:

Current Dates of Employment:

How often are you paid? (Circle One) Weekly Bi-Weekly Bi-Monthly Monthly

How many hours do you work a week?

Hourly Wage: \$ _____ per hour

Self Employed? YES NO

If employed in your current position less than 2 years, or currently employed in more than one position, please complete the following: (Please use additional paper if needed for employers.)

Name of Previous Employer:

Address of Previous Employer:

Previous Employer Phone:

Position:

Current Dates of Employment:

How often are you paid? (Circle One) Weekly Bi-Weekly Bi-Monthly Monthly

How many hours do you work a week?

Hourly Wage: \$ _____ per hour

Self Employed? YES NO

HOUSEHOLD MONTHLY INCOME

Monthly Income

Income Source(s)	Applicant	Co-Applicant	Adult 18+ living in the household	Adult 18+ living in the household	Total:
Wages					
Alimony					
Child Support					
Separate Maintenance					
Social Security					
SSI Benefits					
Disability					
Other (specify type):					

If you receive child support, alimony or separate maintenance do you want this included in Habitat's financial analysis? YES or NO

Total:					
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BANK ACCOUNTS

BANK:

TYPE: CHECKING SAVINGS	ACCOUNT NUMBER:
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BALANCE:

BANK:

TYPE: CHECKING SAVINGS	ACCOUNT NUMBER:
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BALANCE:

OTHER ASSETS (Retirement Plans, Stocks, Bonds, Other Bank Accounts)

ASSET DESCRIPTION & VALUE:

ASSET DESCRIPTION & VALUE:

AUTOMOBILES

CAR #1: MAKE: _____ MODEL: _____ YEAR: _____

CAR #2: MAKE: _____ MODEL: _____ YEAR: _____

HOUSEHOLD MONTHLY BILLS

	Monthly Amount		Monthly Amount		Monthly Amount
Rent/Mortgage	\$	Telephone	\$	Child Support	\$
Electricity	\$	Cell Phone	\$	Insurance	\$
Gas/Oil (Heat)	\$	Cable/Internet	\$	Child Care	\$
Water	\$	Insurance	\$	Other:	\$

DEBTS: MONEY OWED

Name/Address of Creditor:

Monthly Payment:	Unpaid Balance:	Months left to pay:
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Name/Address of Creditor:

Monthly Payment:	Unpaid Balance:	Months left to pay:
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Name/Address of Creditor:

Monthly Payment:	Unpaid Balance:	Months left to pay:
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DECLARATIONS

DECLARATIONS	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
A) Have you declared bankruptcy within the past 7 years? If YES, explain:				
B) Have you had property foreclosure upon or given title/deed in lieu in the last 7 years? If YES, explain:				
C) Are you party in a lawsuit? If YES, explain				
D) Are you paying alimony or child support or separate maintenance? Amount:				
E) Have you had or do you have any outstanding judgments? If YES, explain:				
F) Are you a U.S. Citizen?				
G) Are you a Permanent Resident in the U.S.?				
H) Do you intend to occupy the property as your primary residence? If NO, explain:				
I) Have you every applied for a Habitat home? If YES, when?				
J) Have you ever been arrested or convicted of a felony? If YES, explain:				



ACKNOWLEDGEMENT & AGREEMENT

Each of the undersigned specifically represents to Greater Matthews Habitat for Humanity ("Habitat") and to Habitat's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and the assigns and acknowledges that: (1) The information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, SEC.1001, et. Seq.; (2) The loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property to be purchased; (3) The property will not be used for any illegal or prohibited purpose or use; (4) All statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) The property will be occupied as indicated on this application, (6) Habitat, its servicers, successors, or assigns may retain the original and/or electronic record of this application, whether or not the application/Loan is approved; (7) Habitat and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in the application if any of the material facts that I have represented herein should change prior to closing the Loan; (8) in the event that my payments on the Loan become delinquent, Habitat its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquencies, report my name and account information to one or more consumer reporting agencies; (9) Ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) Neither Habitat or its agents, brokers insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or condition or value of property.

Acknowledgment: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or re-verify any information contained in this application or a consumer reporting agency. I certify that all the information for the duration of the application process provided to Greater Matthews Habitat for Humanity is true and correct to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of my application and termination from the program at any time without explanation. I understand that the completion of my application in no way guarantees that I will receive assistance from Greater Matthews Habitat for Humanity. I understand that signing below gives Greater Matthews Habitat for Humanity permission to conduct all applicable background and credit checks and to share information with other service agencies. I understand that by signing this application, I have read and understood all information disclosed to me regarding my rights as an applicant and potential borrower in regards to the Fair Credit Reporting Act Disclosure, Equal Credit Opportunity Act Disclosure, and Fair Lending Notice Disclosure.

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____

To be Completed by the Loan Originator:

Date of Application:

This information was provided:

- In a face-to-face interview
- In a telephone interview
- By the applicant(s) and submitted by fax or mail
- By the applicant(s) and submitted via email or the internet
- By the applicant(s) and submitted in person



Loan Originator's Signature		Loan Originator Identifier NMLS#	
Loan Originator's Name	Loan Originator's Phone Number 704-847-4266 x 108	Date	
Loan Origination Company Name Greater Matthews Habitat for Humanity		Loan Origination Company's Address PO BOX 2008 Matthews, NC 28106	

Greater Matthews Habitat for Humanity

Appraisal Notice Disclosure

Loan Information:

Lender: Greater Matthews Habitat for Humanity
Lender Address: PO Box 2008
Matthews, NC 28106

Right to Receive a Copy of an Appraisal Report

This disclosure is to notify you that we may order an appraisal or other property valuation in connection with your loan, and we may charge you for this appraisal or property valuation.

Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Greater Matthews Habitat for Humanity. Please do not hesitate to contact us with additional questions.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____



Greater Matthews Habitat for Humanity

Privacy Policy Statement & Notice

At Greater Matthews 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 we collect, store and retrieve applicant, family, tenant, and homeowner data, such as tax returns, pay stubs, credit reports, employment verifications, and payment history, we maintain internal controls 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 transactions with us, our affiliates, 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, debts, income, etc;
- Information about your transactions with us, our affiliate, or others such as your loan balance, payment history, monthly payment, etc; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history

Greater Matthews Habitat for Humanity's employees 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 type of third parties: Financial service providers, such as mortgage servicing agents; Nonprofit organizations or governments; and Credit Counseling Agencies.

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 permitted by law). If you wish to opt-out of disclosures to nonaffiliated third parties, you may call Greater Matthews Habitat for Humanity at (704)847-4266.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Greater Matthews Habitat for Humanity is an Equal Housing Opportunity Provider. We are pleased to the letter and spirit of the 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 obtain housing because of race, color, religion, sex, handicap familial status or national origin.



Greater Matthews 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, 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 Southeast Region** -- FTC, STE 1500 Atlanta, GA 30303 or FTC, 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 Name (Please Print): _____

Applicant Signature: _____ Date: _____

Co-Applicant Name (Please Print): _____

Co-Applicant Signature: _____ Date: _____



Greater Matthews Habitat for Humanity

Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one destination. If you do not wish to furnish ethnicity, race, or sex, under Federal regulation, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the option below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for).

Applicant:

I do not wish to furnish this information

Co-Applicant

I do not wish to furnish this information

Ethnicity

Not Hispanic or Latino
 Hispanic or Latino

Ethnicity:

Not Hispanic or Latino
 Hispanic or Latino

Race:

American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black/African American
 Caucasian
 Asian

Race:

American Indian or Alaskan Native
 Native Hawaiian or Pacific Islander
 Black/African American
 Caucasian
 Asian

Sex:

Male
 Female

Sex:

Male
 Female

Greater Matthews Habitat for Humanity

Credit Authorization - Authorization to Release Information

Applicant Name:

Last

First

Middle Initial

Co-Applicant Name:

Last

First

Middle Initial

Address:

Street

City

State

Zip Code

APPLICANT - Contact Numbers:

Home:

Work:

Cell Phone:

CO-APPLICANT - Contact Numbers:

Home:

Work:

Cell Phone:

The undersigned ("Buyer") desires to purchase a home from Greater Matthews Habitat for Humanity ("Habitat"), which involves the loaning to Buyer a sum equal to the entire purchase price of the house. Buyer understands that Habitat will need to obtain various firms or agencies' information about Buyer's credit history, financial situation, employment, and other matters affecting Buyer's ability to repay the loan from Habitat. Buyer understands that these are necessary procedures for Habitat to evaluate Buyer's ability to maintain the home in proper condition and repay the Habitat loan. Buyer understands that information about Buyer's personal circumstances will be treated confidential and that no information about Buyer will be accessible to any party who is not directly involved in Buyer's purchase of a home. Buyer, therefore, authorizes Habitat to obtain from any third parties information related to Buyer's personal or financial circumstances as may be necessary to determine Buyer's creditworthiness.

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____



Greater Matthews Habitat for Humanity

BACKGROUND AUTHORIZATION FORM

Please be advised that as part of our procedure for determining your eligibility to partner with Greater Matthews Habitat for Humanity ("Habitat"), we may obtain and consider criminal records, credit reports, driving records, consumer reports and other background checks regarding you. Since Habitat may use consumer reporting agencies to provide the company such reports, Habitat is providing you with this notice and authorization form in order to comply with the Fair Credit Reporting Act.

Authorization to Conduct and Consider Background Checks

I hereby authorize Habitat to obtain consumer reports and investigate consumer reports on me and to consider such reports when making decisions regarding my partnership with Habitat. Such reports may include, but are not limited to information regarding my criminal record, driving record, credit, employment history and performance and other investigative reports. I understand that the agencies from which such reports may be sought may include, without limitation, criminal record search agencies, consumer information/credit bureaus and the like. I also understand that this authorization, in original or copy form authorizes Habitat to obtain and consider such reports regarding me any time when considering my potential or continued engagement with Habitat, both now and in the future.

Certification of Information Submitted to Habitat

I acknowledge that I have read the information contained on this form carefully. I also certify that all of the information provided by me on the attached data sheet(s) and on my application submitted to Habitat (and any attachments to them) were and are true and complete to the best of my knowledge. I further understand that any omission to the fact or false or misleading information given on the data sheet(s) or on my application submitted to Habitat (and any attachments to them) may result in the withdrawal of my application and termination of my partnership with Habitat.

General Release

I also release Habitat and its officers, directors, employees, other agents and all other persons, employers, businesses, schools, consumer information agencies, record search firms and other entities of and from any and all potential liability arising from inquiries by Habitat and its agents concerning the background checks described above and/or the compilation or use of such information and reports regarding me.

Applicant 1 Print Name

Applicant 2 Print Name

Signature 1

Signature: 2

Date: