Asheville Area Habitat for Humanity®

We build **strength**, **stability**, and **self-reliance** through shelter.

Application Readiness Checklist

☐ **Income Documentation for all household members** (including Social Security Award Letters, pay stubs and any relevant income documentation)

Asheville Habitat cannot process your application without proof of income

2 months current check stubs for all employed household members
2 years tax returns, *if you are self-employed/1099*

☐ Is your **application signed,** on each page requiring a signature?

☐ Did you provide **dates of employment,** for 2 years of employment history?

☐ Did you provide **rental history information**, including monthly rent amount; move in date, landlord name and contact information?

☐ Did you complete **each section** of the application?

☐ **If you said yes to all of the above, you are ready to submit your application!**

Mail or bring your application and income documentation to
33 Meadow Road, Asheville, NC 28803
Fax your application and income documentation to
828-251-0678 ATTN: HO Services

EQUAL HOUSING OPPORTUNITY

We look forward to receiving your complete application, and corresponding income documentation!

Asheville Area Habitat for Humanity®

Homeownership Program Application

EQUAL HOUSING OPPORTUNITY

Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Current Address: _____
Street Address Apt. #

_____
City State Zip Code

Mailing Address: _____
(if different from Current Address)

_____
City State Zip Code

Email Address : _____

Phone Numbers: _____(Home) _____(Cell)

Social Security Number: _____-_____-_____ Do you currently have a credit freeze on your Equifax credit file? _____ Yes _____ No

Date of Birth: ____/_____/_____

Marital Status: (***Please circle***)
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)

Co-Applicant Information

Married couples are required to apply together

Name: _____
Last Name First Name MI

Address: _____
(if different from Applicant's address)

_____
City State Zip Code

Relationship to Applicant: (Spouse, Child, Parent, Sibling) _____

Email Address:_____

Phone Numbers: _____(Home) _____(Cell)

Social Security Number: _____-_____-_____ Do you currently have a credit freeze on your Equifax credit file? _____ Yes _____ No

Date of Birth: ____/_____/_____

Marital Status: (***Please circle***)
Married **Separated** **Unmarried** (include Single, Divorced, Widowed, Civil Union, Domestic Partnership)

List all Household members (Everyone who will **LIVE** in the Habitat home if approved.)

Name	Date of Birth/Age	Gender	Relationship to Applicant(s)	Name of School/Employer
1.				
2.				
3.				
4.				
5.				
6.				
7.				

Total number of Household members _____

Turn in **ALL** income documentation with this application in order for your application to be processed. Missing documentation will delay processing.

Applicant Information: Employment History

Current Employer:

_____

Phone number: _____ Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____hrs/wk

Co-Applicant Information: Employment History

Current Employer: _____

Phone number: _____Fax: _____

Position: _____

Start Date: _____ (MM/DD/YYYY)

How often do you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week do you work: _____hrs/wk

If employed in current position for **less than one year** or if currently employed in more than one position, complete the following section. Please list a minimum of 2 years Employment History per applicant.

Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____ Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____hrs/wk

Co-Applicant Information: Employment History

(If you need additional space, please attach a separate paper)

Previous Employer: _____

Phone number: _____Fax: _____

Position: _____

Dates of Employment:
Start Date: _____ (MM/DD/YYYY)
End Date: _____ (MM/DD/YYYY)

How often did you get paid: (Circle one)
Weekly Bi-Weekly Bi-Monthly Monthly

How many hours per week did you work: _____hrs/wk

Are you interested in purchasing an Aging in Place townhome for adults age 55 or older? Yes_____ No_____

(These are single level, one bedroom townhomes, built with Universal Design features to help adults age 55 or older, age in place.)

Include all income from other sources.
Please turn in documentation from the example of sources listed here:

- Alimony
- Capital Gains
- Foster Care
- Notes Receivable
- Retirement (*e.g., Pension, IRA*)
- Separate Maintenance
- Unemployment Benefits
- Automobile Allowance
- Child Support
- Housing or Parsonage
- Public Assistance
- Royalty Payments
- Social Security
- VA Compensation
- Boarder/Rental Income
- Disability
- Interest and Dividends
- Mortgage Credit Certificate
- Trust
- Other
- Mortgage Differential Payments

Applicant Information: Income Sources

Hourly wage: $_____ per hour Hours worked per week: _____

Social Security Income: $_____ per month
Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 2 most recent years of Federal Tax Returns as income documentation.

◊ 2018 Form 1040 Federal Tax Return
◊ 2019 Form 1040 Federal Tax Return

Describe other income:

Type	Monthly amount
_____	$_____
_____	$_____
_____	$_____
_____	$_____

Notice: *Applicants are not required to disclose Alimony, Child Support, or Separate Maintenance income at the time of application. Should you choose to disclose this income, your total income must not exceed 80% of the Area Median Income guidelines at the time of closing.*

Co-Applicant Information: Income Sources

Hourly wage: $_____ per hour Hours worked per week: _____

Social Security Income: $_____ per month
Provide copy of your current SS award letter as documentation.

Self Employed applicants must provide copies of 2 most recent years of Federal Tax Returns as income documentation.

◊ 2018 Form 1040 Federal Tax Return
◊ 2019 Form 1040 Federal Tax Return

Describe other income:

Type	Monthly amount
_____	$_____
_____	$_____
_____	$_____
_____	$_____

Notice: *Applicants are not required to disclose Alimony, Child Support, or Separate Maintenance income at the time of application. Should you choose to disclose this income, your total income must not exceed 80% of the Area Median Income guidelines at the time of closing.*

Rental History

(Must equal 1 full year with name on a Lease Agreement or 12 months of cancelled personal checks.)

Do you currently receive rental assistance from the Asheville Housing Authority? (This is for information purposes only and does not affect the decision on your application for homeownership) YES _____ NO _____

Current Landlord/Apartment Complex: _____
Landlord Phone: _____ Fax: _____ Email: _____
Monthly Rent: $_____
Move In Date: _____(dd/mm/yyyy)
Is the lease in your name? YES or NO
If not, in whose name is the lease? _____Relationship to Applicant: _____

Previous Landlord/Apartment Complex: _____
Landlord Phone: _____ Fax: _____ Email: _____
Monthly Rent: $_____
Move In Date: _____ (dd/mm/yyyy) Move Out Date: _____ (dd/mm/yyyy)
Was the lease in your name? YES or NO
If not, in whose name was the lease? _____Relationship to Applicant: _____

How did you hear about Habitat? _____
How long have you lived or worked in Buncombe County? _____(Months/Years)
Has anyone in the household ever been convicted of a crime? **YES** or **NO**
If yes, who? _____.
If yes, you must submit a written explanation with the application.

Date that you attended Habitat Information Session: (MM/DD/YY)

Military Service

Have you (or your spouse) ever served, or are currently serving, in the United States Armed Forces?
NO YES

If YES, check all that apply:
□ Currently serving on active duty with projected expiration date of service/tour ____/ _____ *(mm/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

Financial Information—Assets & Liabilities

This section asks about assets or things you own that are worth money in order to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

Assets

Bank accounts, Retirement, and Other Accounts that you have.
Include all accounts below. Choose from the account types listed here:

- Checking • Savings • Money Market • Certificate of Deposit
- Mutual Fund • Stocks • Stock Options • Bonds
- Retirement (*e.g., 401k, IRA*) • Bridge Loan Proceeds • Individual Development Account
- Trust Account • Cash Value of Life Insurance *(used for the transaction)*

Account Type:	Financial Institution	Account Number	Balance
			$
			$
			$
			$

Liabilities/Payments/Debts

Credit Cards, Other Debts, and Leases that you owe.
List all liabilities below (except real estate) and include deferred payments.
Choose from the types listed here:

• Revolving (*e.g., credit cards*) • Installment (*e.g., car, student, personal loans*)
• Open 30-Day (*balance paid monthly*) • Lease (*not real estate*) • Other

Account Type:	Company Name	Account Number	Monthly Payment
			$
			$
			$
			$
			$
			$
			$
			$

Declarations

This section asks you specific questions about the property, your funding, and your past financial history.

	Applicant		Co-Applicant	
	Yes	No	Yes	No
A. Will you occupy the property as your primary residence?	☐	☐	☐	☐
If YES, have you had ownership interest in any property in the last three (3) years?	☐	☐	☐	☐
(1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)?	_____		_____	
(2) How did you hold title to the home—by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	_____		_____	
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	☐	☐	☐	☐
C. **Are you borrowing any money for this real estate transaction (e.g. money for your closing costs/ down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?** If YES, what is the amount of money?	☐	☐	☐	☐
	$_____		$_____	
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application?	☐	☐	☐	☐
2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	☐	☐	☐	☐
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	☐	☐	☐	☐
F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	☐	☐	☐	☐
G. Are there any outstanding judgments against you?	☐	☐	☐	☐
H. Are you currently delinquent or in default on any federal debt?	☐	☐	☐	☐
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	☐	☐	☐	☐
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	☐	☐	☐	☐
K. **Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?**	☐	☐	☐	☐
L. Have you had property foreclosed upon in the last 7 years?	☐	☐	☐	☐
M. Have you declared bankruptcy within the past 7 years?	☐	☐	☐	☐
If YES, identify the type(s) of bankruptcy:	☐	☐	☐	☐

☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

Acknowledgement And Agreement

Each of the undersigned specifically represents to Asheville Area Habitat for Humanity ("Habitat") and to Habitat's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees 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 make 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 in 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 this application if any of the material facts that I have represented herein should change prior to closing of 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 delinquency, 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 the condition or value of the property.

Acknowledgement: 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 obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

I certify that all of the information for the duration of the application process provided to Asheville Area 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 Asheville Area Habitat for Humanity. I understand that signing below gives Asheville Area Habitat for Humanity permission to conduct all applicable background and credit checks and to share my 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.

Need for Housing

Current number of bedrooms (circle one) **1** **2** **3** **4** **5**

In the space below, describe the condition of the house or apartment where you currently live. Why do you need a Habitat home?

_____

_____

_____

_____

_____

_____

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

APPRAISAL NOTICE DISCLOSURE

LOAN INFORMATION

Lender: Asheville Area Habitat for Humanity
Lenders Address: 33 Meadow Rd.
Asheville, NC 28803

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 Asheville Area Habitat for Humanity. Please do not hesitate to contact us with additional questions.

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 **828-251-5702**	Date

Loan Origination Company Name **Asheville Area Habitat for Humanity**	Loan Origination Company's Address **33 Meadow Rd. Asheville, NC 28803**

Asheville Area Habitat for Humanity is an Equal Housing Opportunity Provider. 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.

Asheville Area Habitat for Humanity is a Christian non-profit organization whose purpose is to work in partnership with those in need of affordable homeownership to provide simple, decent, and affordable housing with 0% interest, no money down and low monthly payments.

ASHEVILLE AREA HABITAT FOR HUMANITY PRIVACY STATEMENT and NOTICE

At Asheville Area Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, future homeowners, 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, future homeowner, tenant, or homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. We collect non-public personal information about you from the following sources:

> 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 affiliates, 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.

Asheville Area 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.

Habitat for Humanity has no affiliates or contracted marketing experts with whom we share personal information.
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 or governments; and Credit counseling agencies .

If any applicant feels that a conflict has occurred that needs attention or resolution from the staff at Asheville Area Habitat for Humanity, they should file a grievance with the Homeowner Programs Director. The grievance must be made in writing or in person with the Homeowner Programs Director who can be contacted at 828-210-9366.

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

Southeast Region
Federal Trade Commission
Suite 1500
225 Peachtree Street, NE
Atlanta GA 30303

or Federal Trade Commission, 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(s) sign below:

X _____ X _____

Print name: _____ Print name: _____

Date: _____ Date: _____

EQUAL CREDIT OPPORTUNITY ACT (ECOA)

Notice The attached ECOA notice should be provided to all applicants with the application for the Habitat homeownership program in order to communicate the right to require certain income information from applicants for the Habitat program.
Purpose and background: Because Habitat for Humanity homeownership and loan programs qualify as Special Purpose Credit Programs under the Equal Credit Opportunity Act, Habitat can request and consider certain information about income that other lenders may not be allowed to request and consider in connection with their loan programs without providing certain disclosures and options for the applicant to decline to provide that information. Although federal law allows Special Purpose Credit Programs to request and consider this information to determine eligibility for their programs, the law does not explicitly provide an exemption from the disclosure.

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 designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, 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

Ethnicity:

___ Hispanic or Latino

___ Mexican ___ Puerto Rican ___ Cuban

___ Other Hispanic or Latino—Enter origin:

_____

Examples: Argentinean, Columbian, Dominican, Nicaraguan Salvadoran, Spaniard, etc.

____ Not Hispanic or Latino

____ I do not wish to provide this information

Race:

___ American Indian or Alaskan Native

Enter name of enrolled or principle tribe: _____

___ Asian

___Asian Indian ___Chinese ___Filipino

___Japanese ___Korean ___Vietnamese

___Other Asian—Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

___ Black/African American

___ Native Hawaiian or Other Pacific Islander

___Native Hawaiian ___Guamanian or Chamorro ___Samoan

___Other Pacific Islander—Enter race: _____

Examples: Fijian, Tongan, etc.

___ White

___ I do not wish to provide this information

Gender:

___ Female

___ Male

___ I do not wish to provide this information

Co-Applicant

Ethnicity:

___ Hispanic or Latino

___ Mexican ___ Puerto Rican ___ Cuban

___ Other Hispanic or Latino—Enter origin:

_____

Examples: Argentinean, Columbian, Dominican, Nicaraguan Salvadoran, Spaniard, etc.

____ Not Hispanic or Latino

____ I do not wish to provide this information

Race:

___ American Indian or Alaskan Native

Enter name of enrolled or principle tribe: _____

___ Asian

___Asian Indian ___Chinese ___Filipino

___Japanese ___Korean ___Vietnamese

___Other Asian—Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

___ Black/African American

___ Native Hawaiian or Other Pacific Islander

___Native Hawaiian ___Guamanian or Chamorro ___Samoan

___Other Pacific Islander—Enter race: _____

Examples: Fijian, Tongan, etc.

___ White

___ I do not wish to provide this information

Gender:

___ Female

___ Male

___ I do not wish to provide this information

ASHEVILLE AREA HABITAT FOR HUMANITY
AUTHORIZATION TO RELEASE INFORMATION/Credit Authorization

Applicant Name_____
Last name **First name** **MI**

Co-Applicant (if any) _____
Last name **First name** **MI**

Permanent Address_____
Street **City/State** **ZIP**

Phone Numbers:

Home_____ **Work** _____ **Cell** _____

The undersigned ("Buyer") desires to purchase a house from Asheville Area Habitat for Humanity ("Habitat"), which will involve the loaning to Buyer a sum equal to the entire purchase price of the house. Buyer understands that Habitat will need to obtain from 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 as confidential and that no information about Buyer will be accessible to any party who is not directly involved in Buyer's purchase of home.

Buyer therefore authorizes Habitat to obtain from any third parties any information related to Buyer's personal or financial circumstances as may be necessary to determine Buyer's creditworthiness.

_____ _____
DATE **Applicant Signature**

_____ _____
DATE **Co-Applicant Signature**

EQUAL HOUSING OPPORTUNITY

Fair Credit Reporting Act DISCLOSURE

Asheville Area Habitat for Humanity is a "consumer reporting agency" and under the Fair Credit Reporting Act, must report information in a manner that is fair and equitable to consumers. The Fair Credit Reporting Act gives you the right to have incomplete or incorrect information reinvestigated by Asheville Habitat for Humanity, unless the request is of a frivolous nature. If the information is found to be inaccurate or cannot be verified, you have the right to have such deleted from your file.
If you dispute information Asheville Area Habitat for Humanity has in their file, and such dispute cannot be resolved, you have the right to have your version of said dispute placed in your file and included in future consumer reports. You have the right to be notified whenever information reported by Asheville Area Habitat for Humanity results in a denial of credit or an increase in the cost of credit to you. In the event of a denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of the right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the Fair Credit Reporting Act. You also have the right to disclosure, by telephone or in person and upon proper identification, of the nature and substance and the names of sources of the information in your file. Asheville Area Habitat for Humanity will provide you with a copy of the information in your file, by mail, upon your written request.

Equal Credit Opportunity Act DISCLOSURE

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 Protection Act. The Federal Agency that administers compliance with this law concerning this company is: www.ftc.gov

Federal Trade Commission
Consumer Response Center
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357);TDD: 1-866-653-4261

You do not have to reveal any information regarding courtesy titles (Mr., Mrs., Miss, etc.). You may use your birth-given first and last name, name obtained through marriage, or a combined surname.
You may apply for the loan in your own name or you may with your spouse (if any) to be a co-applicant.
Note: A spouse's name may be required if the loan is secured by property.
You need not disclose income from alimony, child support, or separate maintenance payment if you choose not to have it considered as a basis for repaying the loan.
You may be asked to state your race or national origin, sex, marital status, and age as may be required to comply with federal guidelines for the purpose of monitoring compliance with ECOA and other applicable laws. If you choose not to provide the information, the creditor may be required to note race or national origin or sex on the basis of visual observation or surname. Your decision to provide this information will not affect the approval or rejection of your loan.

Fair Lending Notice DISCLOSURE
The Housing Financial Discrimination Act of 1977

It is illegal to discriminate in the provisions of or the availability of financial assistance because of the consideration of: Trends, characteristics, or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice: or Race, color, religion, sex, marital status, national origin, or ancestry.
It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.
These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four family residence.

Acknowledgement of Receipt

I (we) received a copy of this notice.

_____

Borrower's Signature Date

_____

Co-Borrower's Signature Date

Homeownership Program Code of Ethics and Conduct

AAHH homebuyers are integral in helping to maintain a safe and welcoming work environment free of distractions, harassment, and discrimination. Participants will conduct themselves in a manner that models for others a spirit of kindness and service to our community and which demonstrates an understanding that guests and other clients will take their first impression of Habitat from the participants' attitude and demeanor.

AAHH will not tolerate any of the following:

- Theft
- Unsafe behaviors or work practices
- Verbal abuse, insults and/or demeaning remarks;
- Inappropriate jokes;
- Uninvited or inappropriate physical contact;
- The display of offensive objects, pictures or gestures;
- Flirtation or discussions of a sexual nature;
- Profanity, vulgarity or inappropriate commentary;
- Inactive participation while such behavior is occurring.

Participants may be coached, reassigned, or referred for de-selection for actions that place themselves, volunteers, staff, other homebuyers, or the affiliate as a whole in danger, including but not limited to those listed above.

Harassment and Discrimination

Asheville Habitat prohibits discrimination on the basis of race, color, creed, religion, gender, ancestry, national origin, age, disability, sexual orientation, marital status, status with regard to public assistance, pregnancy, childbirth, familial status, and all other legally protected status.

AAHH prohibits sexual harassment that creates a hostile work environment, and sexual harassment that may be construed as a condition of employment, financial contributions, access to Habitat's services, or a condition of the home-buying process.

Participants who witness or feel they have been the victim of sexual harassment or discrimination should immediately seek a Habitat staff member for assistance and to report the matter to the appropriate supervisor. If comfortable, participants are encouraged to let the harasser know that their behavior is unwelcome. If participants are not comfortable reporting the behavior to a supervisor or director, they may contact: Andy Barnett, Executive Director, via email at abarnett@ashevillehabitat.org.

Asheville Habitat will follow an established Procedure of Claim to investigate all claims of harassment or discrimination in a timely, thorough, and transparent fashion. Asheville Habitat may seek Legal advice at any point after a complaint is made. Asheville Habitat will treat all aspects of the procedure confidentially to the extent reasonably possible. Participants may be coached, reassigned, or referred for de-selection pending the outcome of the investigation of the claim and the severity, frequency and pervasiveness of the conduct. Details of the Procedure of Claim will be shared with the claimant and respondent before an investigation begins and can be obtained by request to a supervisor at any time.

Acknowledgement

I understand that I am here to assist in carrying out the mission of Asheville Area Habitat for Humanity (AAHH). I agree to uphold Habitat's values of collaboration, opportunity, dignity, and empowerment. I understand that in accepting this service role I agree to become actively responsible for contributing to a positive and friendly atmosphere during my shift.

I understand that this policy is subject to change and that any violation of this code may be grounds for de-selection in the AAHH homeownership program. By initialing here I am indicating that I have reviewed the Home-Buyer Code of Ethics and Conduct, and I agree to the terms of the policy.

(Initial_____)

Asheville Area Habitat for Humanity Electronic Communication Disclosure

The Electronic Signatures in Global and National Commerce ("E-Sign") Act is a federal law that authorizes the use of electronic records and electronic signatures in certain circumstance when specific conditions are met. This form is intended to comply with the disclosure requirements of the E-Sign Act, 15 U.S.C. § 7001(c)(1).

This disclosure documents your consent to conduct transactions electronically and to electronically receive disclosures and notices relative to your application with Asheville Area Habitat for Humanity.

Prior to consenting, you understand that:

1. Your consent applies to disclosures and notices regarding your application, including decisions on your application and requests for additional information.
2. Unless you consent, you have the right to receive all required disclosures in paper or non-electronic form;
3. Even if you consent, if you want to receive a paper copy of the disclosure in addition to the electronic disclosure you can obtain one free of charge by checking the appropriate box below
4. You can withdraw your consent at any time by calling or writing us
5. By consenting to conduct transactions and receive disclosures and notices electronically, you agree to provide us with the information (such as current e-mail address) needed to communicate with you electronically and update us as to any changes in such information by calling or writing us at the number or address listed below. We reserve the right to provide any disclosures or notices in writing, rather than electronically.
6. All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

Hardware and Software Requirements:

Operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail and a valid email address.

Choose ONE of the following options

Initial here ____if you wish to receive all communications electronically
Initial here ____ if you wish to receive electronic communications in addition to paper communications
Initial here ____if you only wish to receive paper communications

Please provide your email address_____
(Please note, if pre-approved to purchase a home through Asheville Area Habitat for Humanity you will be required to have a valid email address)

Applicant Signature_____

Co-Applicant Signature_____