



## **Homeownership Program Application**

Coordinated by: The Homeowner Selection Committee

**Applications will be accepted until spots are filled.**

Completed Applications can be mail or dropped off at  
Habitats Office.

**Mailing Address:**

Habitat for Humanity  
Attn: Homeowner Selection  
PO Box 19051  
Jonesboro, AR 72403

**Habitat Office:**

520 West Monroe Ave.  
Jonesboro, AR 72401  
870-203-9898

## What you must provide

Below is a list of documents that you must submit to Habitat for Humanity. We provide this checklist for you to be certain that all needed documents are included with the application.

**Your application will be deemed incomplete and returned to you if these documents are not included.**

### Proof of Income

- \_\_\_\_\_ Copies of two months of recent Pay Checks or Income Stubs for all employed in the household.
- \_\_\_\_\_ Copies of Verification of Assistance (AFDC, SSI, Food Stamps, Child Support, Alimony, WIC, Section 8, other)
- \_\_\_\_\_ Signed copy of most recent Income Tax Return
- \_\_\_\_\_ Copy of other income (if any)

### Proof of Expenses

- \_\_\_\_\_ Copies of most recent Bills (One month)
  - Utility Bills (gas, electric, water)       Phone / Internet
  - Health Insurance       Vehicle Insurance
  - Other Bills
- \_\_\_\_\_ Three Months of Rent or Mortgage Payment Receipts
- \_\_\_\_\_ Copy of your Lease or House Deed
- \_\_\_\_\_ Copy of Loan Balances
  - Vehicle     Medical     Credit Card(s)     Other loan balances

### Signature Pages

- \_\_\_\_\_ Signature and dates on all required pages in this application

### Letter of Need

- \_\_\_\_\_ Attached a completed letter of need statement.

### Other Copies

- \_\_\_\_\_ Applicant(s) and Dependents Social Security Card
- \_\_\_\_\_ Applicant(s) Identification (Drivers License/Passport/etc.)



**GUIDELINES FOR ACCEPTANCE  
 HABITAT FOR HUMANITY OF GREATER JONESBORO HOUSING PROGRAM**

**Apply for a Home**

1. You will be considered for a Habitat home if your present housing is not adequate and if you are unable to obtain adequate housing through other conventional means. Examples of inadequate housing may include problems with the present structure; water, electrical or sewage service systems; heating system, or failure to meet city property maintenance standards. Also taken into consideration are the number, the ages and the gender of children compared to the number of bedrooms in your present home.
2. The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with Habitat personnel.
3. You and your family will be considered if your annual total income is between 30% and 80% of the median income for Jonesboro, Arkansas.

<b>Family Size</b>	<b>Yearly Income</b>
<input type="checkbox"/> 1	\$19,250 - \$30,750
<input type="checkbox"/> 2	\$22,000 - \$35,150
<input type="checkbox"/> 3	\$24,750 - \$39,550
<input type="checkbox"/> 4	\$27,450 - \$43,900
<input type="checkbox"/> 5	\$29,650 - \$47,450
<input type="checkbox"/> 6	\$31,850 - \$50,950
<input type="checkbox"/> 7	\$34,050 - \$54,450
<input type="checkbox"/> 8	\$36,250 - \$57,950

**Ability to Pay**

Since you will actually be buying your house from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. The family will be expected to provide closing cost, which can sometimes be obtained through a housing grant. This will be discussed further if selected for the program.

**Requirements:**

- You must currently reside or work in the Jonesboro, Arkansas for at least one (1) year.
- You must be a U.S. citizen or permanent resident

**Willingness to Participate as a Partner with Habitat**

1. When selected, you become a "partner family". As a partner family you will be responsible for 125 hours of sweat equity, plus 25 additional hours per household members 14 years or older. This sweat equity may be accomplished in construction of your house and the houses of others and may include cleaning, painting, helping with construction, speaking to volunteers, working in the Habitat office, and attending Homeownership Classes. The family can have advocates help complete the required sweat equity hours, but only 40% of the hours. The remaining 60% of hours have to be completed by the selected household.
2. You will be responsible for maintenance and repairs of your house from the time you sign the mortgage.

**Applicant** \_\_\_\_\_

**Date** \_\_\_\_\_



Habitat for Humanity of Greater Jonesboro  
 PO Box 19051 Jonesboro, AR 72403  
 (870) 203-9898 | info@JonesboroHabitat.com

# Application

## Habitat Homeownership Program



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.

**Dear Applicant:** Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

### 1. APPLICANT INFORMATION

Applicant				Co-applicant			
<b>Applicant's name</b>				<b>Co-applicant's name</b>			
Social Security number	Home phone	Age		Social Security number	Home phone	Age	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			
<b>Dependents and others who will live with you (not listed by co-applicant)</b>				<b>Dependents and others who will live with you (not listed by co-applicant)</b>			
Name	Age	Male	Female	Name	Age	Male	Female
_____	___	<input type="checkbox"/>	<input type="checkbox"/>	_____	___	<input type="checkbox"/>	<input type="checkbox"/>
_____	___	<input type="checkbox"/>	<input type="checkbox"/>	_____	___	<input type="checkbox"/>	<input type="checkbox"/>
_____	___	<input type="checkbox"/>	<input type="checkbox"/>	_____	___	<input type="checkbox"/>	<input type="checkbox"/>
_____	___	<input type="checkbox"/>	<input type="checkbox"/>	_____	___	<input type="checkbox"/>	<input type="checkbox"/>
_____	___	<input type="checkbox"/>	<input type="checkbox"/>	_____	___	<input type="checkbox"/>	<input type="checkbox"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years _____				Number of years _____			
If living at present address for less than two years, complete the following							
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years _____				Number of years _____			

### 2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: \_\_\_\_\_      Date of selection committee approval: \_\_\_\_\_  
 Date of notice of incomplete application letter: \_\_\_\_\_      Date of board approval: \_\_\_\_\_  
 Date of adverse action letter: \_\_\_\_\_      Date of partnership agreement: \_\_\_\_\_

### 3. WILLINGNESS TO PARTNER

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 clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

		Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	<input type="checkbox"/>	<input type="checkbox"/>
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

### 4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle)    **1   2   3   4   5**

Other rooms in the place where you are currently living:

Kitchen     Bathroom     Living room     Dining room     Other (please describe) \_\_\_\_\_

If you rent your residence, what is your monthly rent payment? \$ \_\_\_\_\_ / month  
 (Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: \_\_\_\_\_

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

### 5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ \_\_\_\_\_ / month    Unpaid balance \$ \_\_\_\_\_

Do you own land?     No     Yes                      Monthly payment \$ \_\_\_\_\_    Unpaid balance \$ \_\_\_\_\_

If you wish your property to be considered for building your Habitat home, please attach land documentation.

### 6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
<b>If working at current job less than one year, complete the following information</b>			
Name and address of <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone



**10. DEBT**

Account	To whom do you and the co-applicant(s) owe money?					
	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
<b>Total</b>	\$	\$	\$	\$	\$	\$

Monthly expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

## 11. DECLARATIONS

Please circle the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered "yes" to any question a through e, or "no" to question f, please explain on a separate piece of paper.		
g. Are you currently or have you in the past served in the military?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## 12. AUTHORIZATION 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 the no-interest loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, 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. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicant families 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.

Applicant signature

Date

Co-applicant signature

Date

X \_\_\_\_\_ X \_\_\_\_\_

**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.



Applicant's name \_\_\_\_\_

Co-applicant's name \_\_\_\_\_

**13. 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 ethnicity, 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><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race</b> (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino      <input type="checkbox"/> Non-Hispanic or Latino</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Female      <input type="checkbox"/> Male</p> <p><b>Birthdate:</b> ____ / ____ / ____</p> <p><b>Marital status:</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p><b>Race</b> (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p><b>Ethnicity:</b></p> <p><input type="checkbox"/> Hispanic or Latino      <input type="checkbox"/> Non-Hispanic or Latino</p> <p><b>Sex:</b></p> <p><input type="checkbox"/> Female      <input type="checkbox"/> Male</p> <p><b>Birthdate:</b> ____ / ____ / ____</p> <p><b>Marital status:</b></p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>

**To be completed only by the person conducting the interview**

<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> By mail</p> <p><input type="checkbox"/> By telephone</p>	<p>Interviewer's name (print or type)</p>
	<p>Interviewer's signature _____ Date _____</p>
	<p>Interviewer's phone number _____</p>



P.O. Box 19051  
Jonesboro, Arkansas 72403  
(870) 203-9898 | info@JonesboroHabitat.com

## BORROWER'S CERTIFICATION AND AUTHORIZATION

### BORROWER'S CERTIFICATION

**The Undersigned Certify the Following:**

I/We have applied for a mortgage loan from Habitat for Humanity of Greater Jonesboro, Inc. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or other documents, nor did I/we omit any pertinent information.

### AUTHORIZATION TO RELEASE INFORMATION

**To Whom It May Concern:**

I/We have applied for a mortgage loan from Habitat for Humanity of Greater Jonesboro, Inc. As part of the application process, Habitat for Humanity of Greater Jonesboro, Inc. may verify information contained in my/our loan application and in other documents required in connection with the loan at any time before the loan is closed.

I/We authorize you to provide to Habitat for Humanity of Greater Jonesboro, Inc. any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, investment and similar account balances; credit history; and copies of income tax returns.

Habitat for Humanity of Greater Jonesboro, Inc. may address this authorization to any party named in the loan application.

A copy or fax of this authorization may be accepted as an original.

Your prompt reply to Habitat for Humanity of Greater Jonesboro, Inc. is appreciated.

\_\_\_\_\_  
Applicant Signature / Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant Signature / Print Name

\_\_\_\_\_  
Date



## 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 Regional Office for the Southwest region, Headquartered in Dallas, Texas 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):

X \_\_\_\_\_  
Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_

X \_\_\_\_\_  
Print Name: \_\_\_\_\_  
Date: \_\_\_\_\_

**ARKANSAS BACKGROUND CHECK DISCLOSURE AND AUTHORIZATION FORM**

In the interest of maintaining the safety and security of our customers, employees and property, HABITAT FOR HUMANITY OF GREATER JONESBORO (the "Company") will order a "consumer report" (a background report) on you in connection with your employment / volunteer application, and if you are hired, or if you already work for the Company, may order additional background reports on you for employment purposes.

The background check company, Apex Employment Investigators, will prepare the background report for the Company. Apex Employment Investigators is located at 1047 Tom Loyd Cutoff in Malvern, AR, and can be reached at 501.282.8594.

The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, and credit standing. The types of information that may be ordered include but are not limited to: Social Security number verification; criminal, public, educational and, as appropriate, driving records checks; verification of prior employment; reference, licensing and certification checks; credit reports; and drug testing results. The information may be obtained from private and public record sources, including personal interviews with your associates, friends, and neighbors. (An "investigative consumer report" is a background report that includes information from such personal interviews, except in California where that term means any background report.) The nature and scope of the most common form of investigative consumer report is an investigation into your education and/or employment history conducted by Apex Employment Investigators or another outside organization.

You may request more information about the nature and scope of an investigative consumer report, if any, by telephoning the Company at 870.203.9898. A summary of your rights under the Fair Credit Reporting Act is also being provided to you with this form.

***Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.***

**ARKANSAS AUTHORIZATION FOR BACKGROUND CHECK**

Last Name \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

Maiden/Other Names \_\_\_\_\_ Years Used \_\_\_\_\_

Social Security Number \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

**FOR IDENTIFICATION PURPOSES ONLY:** Date of Birth \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (Month/Day/Year)

**Addresses Within The Past Seven Years (use a separate sheet as needed)**

Present Street Address

\_\_\_\_\_

City/State/ZIP

\_\_\_\_\_

Prior Street Address

\_\_\_\_\_

City/State/ZIP

\_\_\_\_\_

From \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (Month/Day/Year) To \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (Month/Day/Year)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identify theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**Keep for your records.**



## Privacy Statement and Notice

At Habitat for Humanity of Greater Jonesboro, 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, pay stubs, credit reports, employment verifications and payment history – 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, telephone number, social security number, assets, income and expenses.
- Information about your transactions with us or others such as your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity of Greater Jonesboro 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.

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 Habitat for Humanity of Greater Jonesboro, Inc. at (870) 203-9898.

**Keep for your records.**



## RIGHT TO RECEIVE COPY OF APPRAISAL

Dear applicant:

This letter 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 Habitat for Humanity of Greater Jonesboro, Inc. Please do not hesitate to contact us with additional questions.

Sincerely,

Micheal Sullivan  
Executive Director  
Habitat for Humanity of Greater Jonesboro, Inc.

**Keep for your records.**

