

Cape Fear Habitat for Humanity builds simple, decent, energy-efficient houses that are sold to families and individuals in the Cape Fear Region. Habitat homes are sold at no profit through an affordable mortgage loan. To participate in the program, candidates must qualify based on need for the program, the ability to pay a Habitat mortgage, and a willingness to partner with Habitat.

This program can take approximately 18 months to complete.

SELECTION CRITERIA for homeownership



I. Need

Your current housing situation can be described by at least one of the following:

- Housing expenses greater than 30% of income
- Unable to get a home loan from any other source
- Overcrowded or unsafe conditions
- Subsidized Housing
- Substandard housing or nonpermanent residence, homeless
- Displaced by Hurricane Florence, or otherwise impacted by this storm

II. Ability to Pay

INCOME: See income ranges in chart below. Income amounts including wages, Social Security, Social Security disability, child support (optional), other forms of reported income, and all debt will be considered.

Note: These numbers are effective April 26, 2024 and change every year.

Family size	New Hanover		Pender		Duplin		Family size
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	
1	\$37,000	\$55,550	\$37,000	\$51,100	\$37,000	\$41,100	1
2	\$37,000	\$63,500	\$37,000	\$58,400	\$37,000	\$46,950	2
3	\$37,000	\$71,400	\$37,000	\$65,700	\$37,000	\$52,800	3
4	\$37,000	\$79,350	\$37,000	\$73,000	\$37,000	\$58,650	4
5	\$37,000	\$85,700	\$37,000	\$78,850	\$37,000	\$63,350	5
6	\$41,960	\$92,050	\$41,960	\$84,700	\$41,960	\$68,050	6
7	\$47,340	\$98,400	\$47,340	\$90,550	\$45,450	\$72,750	7
8	\$52,720	\$104,750	\$52,720	\$96,400	\$48,400	\$77,450	8

DEBT: We will look at your debts in relation to your income to make sure you have enough left over to pay a Habitat mortgage without being cost-burdened. This includes credit card payments, car loans, and any other loans or obligations.

CREDIT: We are not looking for a particular credit score. We pull your credit to view your payment history. If you don't have a Credit Report, you will be asked to submit utility bills to demonstrate your payment history.

III. Willingness to Partner

- Partnership Hours: Help us build other homes and, eventually, your own! The philosophy of partnership hours at Habitat is to promote partnership, pride in your home, and development of skills and knowledge. Partnership Hours are performed in various ways, but most significantly on the build sites. *No construction experience is required! Other opportunities are available at our Restores, fundraisers, and community events.*
 - The average time you can expect to spend performing Partnership Hours will be **2-3 volunteer shifts per month**, over a period of approximately 18 months.
 - Prior to closing, a family with 2 adults must work 400 Partnership Hours & a family with 1 adult must work 250 Partnership Hours. (100 of these hours must construction-related per adult)
 - Friends and Family may help with a portion of your hours.
 - Those with disabilities may have a custom Partnership Hours Plan designed, if necessary, with doctor's input. We'll find ways for you to be involved as much as possible that's safe for you.
- Homeownership Classes: Attendance is mandatory for all classes prior to closing. A portion of these classes are completed online.
- Monthly Payments towards closing costs prior to closing: By submitting affordable monthly payments towards closing costs while in our program, you will demonstrate your willingness to pay a monthly mortgage on time in the future. Realistic monthly goals will be discussed between the Future Homeowner and the Credit and Mortgage Counselor upon examination of monthly budget.
- Monthly Financial Meetings: By attending regular monthly meetings with the Credit & Mortgage Counselor prior to closing, you will demonstrate a commitment to strengthening your financial readiness for homeownership.
- Willingness to live where we have land: You will be shown land options to choose from during the application process and prior to approval. You will be offered construction-ready property that is in our land-inventory, and that you are eligible for (county/number of bedrooms/affordability/loan type).
- Representing Habitat and Sharing your Story: Our partner families support the community as a representative of Habitat. You will also be asked to share your story to volunteers, donors, and other potential homeowners so that they may choose to either support our mission or pursue a path to homeownership after seeing your example.
- Homeownership Responsibilities: Habitat homeowners hold the same responsibilities as other homeowners. You are expected to commit to paying your mortgage on time after closing, and you will be responsible for keeping your home maintained and repaired as needed. Monthly mortgage payments include principal payment, homeowner's insurance premiums, property taxes, and other applicable items such as HOA dues, termite agreement, etc. This monthly payment will be affordable, not to exceed 30% of your gross monthly income at closing. Your mortgage payments will go towards building more houses in partnership with more families!

IV. Residency

- The buyer of the house must be a U.S. citizen, permanent resident, or have current lawful immigration status.
- The buyer of the house must have lived or worked in our service area for at least 1 year (New Hanover, Pender and Duplin Counties).

HOW TO APPLY: If you believe you qualify, please do the following, complete the following application packet in full, gather copies of all the required documentation that applies to you listed on the last page, and either mail or drop off your packet at Cape Fear Habitat for Humanity 3310 Fredrickson Rd. Wilmington NC 28401. For questions, call 910-762-4744 ext. 117 or email info@capefearhabitat.org

We are an Equal Housing Opportunity Provider: Those who apply to purchase homes from Cape Fear Habitat for Humanity are approved by the Board of Directors in a way that does not discriminate on the basis of race, color, religion, sex (including sexual orientation and gender identity), disability, familial status, national origin, or because all or part of the applicant's income is derived from public assistance programs.

Credit Check Release Form

No minimum credit score is required!

Applicant:

Name: _____ Phone _____

Address: _____

Date of Birth: _____ Social Security # -----

Email Address: _____

I _____ request Factual Data to release

information to the Cape Fear Habitat for Humanity Credit Counselor/ Consultant. This information shall include but is not limited to the following: **X Credit Report**

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Client Signature

Date

Co-applicant (if applicable):

Name: _____ Phone _____

Address: _____

Date of Birth: _____ Social Security # -----

Email Address: _____

I _____ request Factual Data to release

information to the Cape Fear Habitat for Humanity Credit Counselor/ Consultant. This information shall include but is not limited to the following: **X Credit Report**

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Client Signature

Date



Checklist: Supporting Documents for Homeownership Application

Please provide copies of all requested documents that apply to you and your household and submit along with your application. Applications cannot be processed until all supporting financial documentation is received.

Note: If a document does not apply to you, please mark "N/A".

Turn in with Application

- ☐ Prior 2 Years Income Tax Returns or Transcripts
 - ☐ Prior 2 years W-2s (or 1099s for self-employed)
 - ☐ Prior 2 Months Bank Statement (both savings & checking; any other bank accounts)
 - ☐ Most recent 3 Months Income Statements (Pay Stubs)
 - ☐ If using Child Support as part of your income (not required), please provide the Court Order and Payment History
 - ☐ SSI Verification, if applies to your household
 - ☐ Other sources of income anyone in your household receives, for example: Disability, Veteran or Unemployment Benefits, Work First, Alimony, etc.
 - ☐ Housing Choice Voucher (most recent rent determination letter), if applicable
-

Once your application is received, you will be mailed a letter within 30 days with further instructions. This letter will indicate whether your application can proceed to the next step.

PLEASE DO NOT submit the below information yet, but do know where they are located and be ready to bring them later in the next step:

- Social Security cards for all household members,
- Birth Certificates for all household members,
- Marriage Certificate of any applicant and/or co-applicant, if applicable
- Divorce Decree of applicant or co-applicant, if either has ever been married
- Driver's License or State ID for all household members over the age of 18
- Proof of current US Immigration Status of applicant and co-applicant, if applicable
- Most recent paystubs with year-to-date income

If your application is denied, you are encouraged to schedule a follow-up appointment for a free financial counseling session!



Cape Fear Habitat for Humanity
3310 Fredrickson Rd.
Wilmington, NC 28401

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 for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

- Type of credit**
- ☐ I am applying for **individual credit**.
- ☐ I am applying for **joint credit**. Total number of borrowers: _____
- ☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
Applicant's name: _____	Co-applicant's name: _____																																																
Alternative and former names: _____	Alternative and former names: _____																																																
Social Security number _____	Social Security number _____																																																
Home phone (____) _____	Home phone (____) _____																																																
Cell phone (____) _____	Cell phone (____) _____																																																
e-mail address _____	e-mail address _____																																																
Age _____ Date of birth (mm/dd/yyyy) _____	Age _____ Date of birth (mm/dd/yyyy) _____																																																
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 13.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 13.)																																																
Household members and others who will live with you in the Habitat Home:	Household Members who will live with you (not listed by co-applicant):																																																
<table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	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"/>	<table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	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"/>
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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 you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent																																																
Number of years: _____	Number of years: _____																																																
What prompted you to think about applying for Habitat or how did you hear about us?																																																	
<input type="checkbox"/> Employer <input type="checkbox"/> Habitat Information Session <input type="checkbox"/> Social Media (Facebook, Instagram, LinkedIn, etc...) <input type="checkbox"/> Cape Fear Habitat ReStore																																																	
<input type="checkbox"/> Door Hanger <input type="checkbox"/> Flyer <input type="checkbox"/> Radio Ad, TV, News Story <input type="checkbox"/> Postcard or mailing <input type="checkbox"/> Word of Mouth																																																	
<input type="checkbox"/> Referred by other agency (which one?) _____ <input type="checkbox"/> Community Event (which one?) _____																																																	

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?

(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/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

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own Home type: __House __Mobile Home __Apartment
Number of bedrooms (please circle): 1 2 3 4 5 __other

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Diningroom

Other (please describe): _____

In the space below, describe the condition of the house or apartment where you live.

Why are you interested in Homeownership?

If you rent your current residence, you will be asked to supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

☐ I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

\$_____/month Unpaid balance \$_____

Do you own land other than your residence? ☐ No ☐ Yes

Monthly payment (including taxes, insurance, etc.)

\$_____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.

Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
If working at current job less than one year, complete the following information.			
Name and address of PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF CLOSING COSTS and FINANCIAL COUNSELING

Our program requires program participants to submit monthly payments towards closing costs until you close on your home. This will demonstrate your commitment to homeownership and paying a mortgage on time.

Are you willing to dedicate some of your monthly income towards closing costs? YES ___ NO ___

Are you willing to meet with our Credit and Mortgage Counselor each month, complete financial assignments and participate in other financial courses? YES ___ NO ___

8. ASSETS

Type of asset (For example: Savings, retirement account, recreational vehicles, investments, inheritances, etc. (Do not include land)	Name of Bank, if applicable	Location of Bank	State	Zip code	Current balance/ value/ vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are you a U.S. Citizen, Lawful Permanent Resident (LPR) or lawful non-permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are there any outstanding judgements because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Note: If you answered "no" to Question a. or "yes" to any question b. through h., please explain on a separate piece of paper.		

11. AUTHORIZATION, AGREEMENT 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 an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants 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.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ **Co-applicant's name** _____

13. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship

☐ Other (explain): _____

State: _____

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 FTC Regional Office for the Southeast region, 60 Forsyth St SW, 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):

X _____

Print name: _____

Date: _____

X _____

Print name: _____

Date: _____

14. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
Ethnicity (check one or more): <input type="checkbox"/> Hispanic or Latino <div style="margin-left: 20px;"> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> </div> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity (check one or more): <input type="checkbox"/> Hispanic or Latino <div style="margin-left: 20px;"> <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> </div> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
Race (check one or more): <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <div style="margin-left: 20px;"> <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> </div> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <div style="margin-left: 20px;"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> </div> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race (check one or more): <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <div style="margin-left: 20px;"> <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> </div> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <div style="margin-left: 20px;"> <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> </div> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) Interviewer's signature _____	Interviewer's phone number Date _____

Cape Fear Habitat for Humanity's Application Steps

Step 1: Complete An Application

If you believe you and your family meet the qualifications, complete an application. Your application and personal documents will be reviewed to determine if you may qualify. You may not proceed to the next step until all application documents are received. You will receive communication from us within 30 days.

Step 2: Cape Fear Habitat Reviews Application

Our Finance Team will review your application and supporting financial documentation. If you meet the financial criteria, you will receive a letter indicating whether or not you may proceed to the next step of the application process.

Step 3: Meet with Credit Counselor

Meet with the Credit Counselor to discuss your financial readiness for a Habitat home and receive guidance about your ability to pay for a Habitat home. At this meeting, you will submit necessary biographical documents (such as birth certificates and social security cards). A credit check will take place, but a lower score will not necessarily keep you from being approved.

Step 4: Background Checks

A sexual offender, criminal background check, and a global terrorist background check will be conducted on all adults in the household 18 years and older, as well as any spouse of the applicant if applicable. An assessment will be conducted, as needed, to determine the ability to move forward based on the person's individual circumstances and transparency during the application process.

Step 5: Property options and Meeting with Director of Homeowner Services

You will learn about the property options that we have to offer at this time. Once you've made your selection, you will meet with the Director of Homeowner Services to discuss your need for a Habitat home, to ensure your understanding of what it means to partner with Habitat, and how you plan to fulfill our partnership requirements. You will be asked to complete three specific "Preview to Partnership" activities to get a sense of what you'll be asked to do while in the program, if approved by the board.

Step 6: Homeowner Selection Committee Interview

A member of the Homeowner Selection Committee and the Director of Homeowner Services will meet with you for a short interview. Then the committee will meet to review your case and a determination will be made whether to recommend your family for selection into the homeownership program. The Board of Directors will vote to make the final decision.

Step 7: Official Approval into Homeownership Program

If approved by the Board of Directors, you will meet with our Program Coordinator for an Orientation and to sign a Letter of Intent and begin the program.