



## Habitat Critical Home Repair

511 West Meade Blvd, Franklin, TN 37064  
615-690-8090

Dear Homeowner,

We received a request to send information to you about our Critical Repair program. I have enclosed the application and information brochure for the Critical Home Repair program.

In order to complete the application, return all the **required documentation** listed below:



	<b>Completed Original Application</b>	Please make sure you fill out <u>all</u> applicable sections, front and back of each page of the application. <u>All</u> homeowners listed on the title and all married couples must apply together. We cannot accept faxed applications. Incomplete applications will not be processed.
	<b>Copy of Income Documentation for the <u>entire household</u></b>	Appropriate documentation includes: <ul style="list-style-type: none"> <li>• Current Social Security letter</li> <li>• <u>1 month of pay-stubs</u> or tax returns.</li> </ul> <p><i>We do not accept bank statements as documentation for income. <b>Everyone who lives in the home and receives income must turn in income documentation.</b></i></p>
	<b>Copy of your current Homeowner's Insurance Declaration Page</b>	
	<b>Copy of government issued IDs</b>	These are needed for each household member age 16 and older.
	<b>Completed background check forms</b>	These are needed for each household member age 16 and older. Two of these forms are enclosed. <b>Both sides must be signed.</b> Please be advised we may send additional forms upon reviewing your application if needed.

\* If you are a Veteran please provide a copy of your DD-214.

***Your application will not be processed without the documentation listed above.  
Please do NOT turn in originals of the documentation; we only require copies.  
The office staff will NOT make copies of documents for you.***

Please turn in your application and required documentation by mail or bring to our office at 511 West Meade Blvd., Franklin, TN 37064

We hope we will be able to serve your needs through this mutual effort. Thank you!

Sincerely,

Raquel Waters, Community Revitalization Manager 615-550-5680  
Habitat for Humanity Williamson-Maury Critical Home Repair

# What to expect from here:

## Phase 1: Turn in Application

Your application will be reviewed and assuming you meet income, credit, and rehab requirements, you will receive notification from our homeowner services department.

## Phase 2: Home Visit

*(1-3 months after application is received)*

If it is decided that your property meets the criteria of needing urgent repairs, construction crew and staff will come to your home for a home visit with you, the homeowner.

## Phase 3: Committee Selection

*(2-4 months after construction crew visit)*

Your application will be voted on by a Critical Repair Committee and you will be informed of the decision.

## Phase 4: Pre-Approval

*(1-2 months after your home visit)*

Once you are pre-approved, you will be contacted by one of our staff members to sign your participation contract. At this point you will begin completing your community service and begin paying your deposit and share of the repair costs.



**Applicant Information: EMPLOYMENT HISTORY**

Current Employer		
Phone Number		
Fax		
Position		
Dates of Employment (MM/DD/YY)	FROM:	
	TO:	
How often do you get paid?		
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly		

**Co-Applicant Information: EMPLOYMENT HISTORY**

Current Employer		
Phone Number		
Fax		
Position		
Dates of Employment (MM/DD/YY)	FROM:	
	TO:	
How often do you get paid?		
<input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly		

**Monthly Budget Section**

Mortgage	\$
Electricity	\$
Gas	\$
Water	\$
Phone	\$
Cable/Internet	\$
Food	\$
Clothing	\$
Entertainment	\$
Child Care	\$
Health Insurance	\$
Furniture Payments	\$
Credit Card Payments	\$
Car Payments	\$
Gas for Car	\$
Car Insurance	\$
Tithe	\$
Medical Co-Pays	\$
Special Transportation	\$
HO Insurance & Property Taxes	\$
Other expenses? <input type="checkbox"/> YES <input type="checkbox"/> NO   List separately below	
TOTAL Monthly Expenses:	\$

**Please describe in detail the repairs that you are requesting to be done in your home:**

**Declarations**

	Applicant	Co-Applicant
Are there any outstanding judgments against you?		
Have you been declared bankrupt within the past 7 years?		
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
Are you a party to a lawsuit?		
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		
Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Are you a U.S. Citizen?		
Are you a permanent resident alien?		
Are you a Veteran-have you previously served in the U.S Armed Forces? Are you currently serving?		

# Acknowledgement and Agreement

Each of the undersigned specifically represents to Habitat for Humanity Williamson-Maury ("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 made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. Seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property to be purchased; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated 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 Habitat 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 Habitat for Humanity Williamson-Maury. I understand that signing below gives Habitat 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.

Applicant Signature		Date	
Co-Applicant Signature		Date	

**Please initial one of the following (Por favor, marquee uno de los siguientes):**

I understand and am able to complete this application provided in English	
No entiendo la solicitud prevista en Ingles y pedir una solicitud en Espanol (I do not understand the application provided in English and request an application in Spanish)	

Habitat for Humanity is a faith-based 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.

## HABITAT FOR HUMANITY PRIVACY STATEMENT

At Habitat for Humanity Williamson-Maury, we are committed to keeping your information private. We recognize the importance applicants, homeowners-in-process, 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, homeowner-in-process, tenant, or homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, and payment histories – 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; Information about your transactions with us, our affiliates, or others; and Information we receive from a consumer credit reporting agency

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 a need-to-know 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 marketing experts with whom we share personal information.

Habitat for Humanity Williamson-Maury 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.



**To Be Completed by the Loan Originator:**

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's Name	
Loan Originator's Phone Number	615-690-8090
Loan Origination Company Name	Habitat for Humanity Williamson-Maury
Loan Origination Company's Address	511 West Meade Blvd Franklin, TN 37064

## **HABITAT FOR HUMANITY WILLIAMSON-MAURY PRIVACY STATEMENT**

At Habitat for Humanity Williamson-Maury, we are committed to keeping your information private. We recognize the importance applicants, homeowners-in-process, 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, homeowner-in-process, tenant, or homeowner data, such as tax returns, pay stubs, credit reports, employment verifications, and payment histories, 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; Information about your transactions with us, our affiliates, or others; and Information we receive from a consumer credit reporting agency and public records including background checks. Habitat for Humanity Williamson-Maury employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on a need-to-know 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 marketing experts with whom we share personal information.

## HOMEOWNER APPLICANT VOLUNTARY INFORMATION

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	Co-Applicant
	<input type="checkbox"/> I do not wish to furnish this information.	<input type="checkbox"/> I do not wish to furnish this information.
Ethnicity	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic of Latino	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic of Latino
Race	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African-American	<input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White <input type="checkbox"/> Black or African-American
Sex	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female

How did you hear about the Critical Repair program?	<input type="checkbox"/> HFHWM Website <input type="checkbox"/> TV or Radio <input type="checkbox"/> Social Media <input type="checkbox"/> Newspaper story <input type="checkbox"/> Church Outreach <input type="checkbox"/> Friend <input type="checkbox"/> Other	If “Other,” please explain:
---	--	-----------------------------