

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 takes approximately 12- 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 that exceed 30% of buyer's gross monthly income
- Unable to qualify for a traditional home loan through other sources
- Overcrowded or unsafe living conditions
- Living in subsidized Housing
- Living in substandard housing or a non-permanent residence
- Lacking stable housing while maintaining income sufficient for program requirements

II. Ability to Pay

INCOME: See income ranges in the 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.

Cape Fear Habitat for Humanity 2026 Homeownership Program - Income Eligibility Chart (effective between 7-1-2026 and 7-1-2027)								
New Hanover County								
Household Size	1	2	3	4	5	6	7	8
Maximum	\$61,150	\$69,900	\$78,650	\$87,350	\$94,350	\$101,350	\$108,350	\$115,350
Minimum	\$44,360	\$44,360	\$44,360	\$44,360	\$44,360	\$44,360	\$50,040	\$55,720
Pender County								
Maximum	\$61,350	\$70,150	\$78,900	\$87,650	\$94,700	\$101,700	\$108,700	\$115,700
Minimum	\$44,360	\$44,360	\$44,360	\$44,360	\$44,360	\$44,360	\$50,040	\$55,720
Duplin County								
Maximum	\$43,900	\$50,150	\$56,400	\$62,650	\$67,700	\$72,700	\$77,700	\$82,700
Minimum	\$35,000	\$35,000	\$35,000	\$35,000	\$38,680	\$44,360	\$48,550	\$51,700

DEBT: No more than 20% of your gross income can go toward debt payments like credit cards, car loans, or other obligations.

CREDIT: We don't require a specific credit score. If your income qualifies, we'll review your payment history through a credit report (\$50 per applicant, paid only if we move forward). If you have no credit, you can submit utility bills. If credit issues arise, free credit counseling will be offered.

III. Willingness to Partner

Partnership Hours: Help build Habitat homes—including your own! No construction experience needed. Most hours are completed on build sites, but opportunities are also available at ReStores, community events, fundraisers, and through education.

- **Time commitment**: ~2-3 volunteer shifts each month for 12-18 months
- **Hour requirement**: 400 hours for 2-adult households, 250 for 1-adult (100 must be construction per adult)
- Friends/family can help with some hours
- Custom plans available for those with disabilities (with doctor's input)

Homeownership Classes: Required for all buyers before closing. Some classes are completed online.

Monthly Closing Cost Payments: Making affordable monthly payments towards closing costs shows readiness for future mortgage payments. Payment goals are set with our Credit & Mortgage Counselor.

Monthly Financial Readiness Meetings: Regular meetings with the Credit & Mortgage Counselor help build your financial readiness for homeownership. Attendance is required each month before closing.

Willingness to Live Where We Have Land: During the participation phase, you'll choose from available construction-ready properties that fit your eligibility (county, bedroom size, affordability).

Representing Habitat: Partner families act as community ambassadors and will meet or work alongside volunteers, donors, and other future homeowners.

Homeownership Responsibilities: Once program is completed, Habitat homeowners must pay their mortgage on time and maintain their homes. Monthly payments include principal, insurance, property taxes, and any applicable fees like HOA dues or termite agreements.

Mortgage Payments: Your monthly mortgage will be no more than 30% of your gross income at closing and for your first year. While the principle will not change, taxes and insurance typically increase in costs over time. Payments support our revolving fund to build more homes with other families!

IV. Residency

Buyers must be U.S. citizens or permanent U.S. residents. Individuals who are otherwise eligible to live in the United States will be considered on a case-by-case basis.

Buyers must have lived or worked in New Hanover, Pender, or Duplin Counties for at least 1 year.

How to Apply:

Application Review Before You Submit (optional): You may schedule a brief appointment with our Program Coordinator to review your application for completeness. This is recommended, as incomplete applications will not be processed. Call in advance to schedule **910-762-4744, ext. 117** or email danielle@capefearhabitat.org.

If you believe you may qualify, complete the **full** application packet and gather **all required documents** listed on the first half of the checklist (included in this packet). 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. 100 or email info@capefearhabitat.org.

We are an Equal Housing Opportunity Provider. Cape Fear Habitat for Humanity approves applicants to purchase homes in compliance with federal housing law and without discrimination on the basis of race, color, religion, sex, sexual orientation, gender identity, disability, familial status, national origin, or source of income (including income derived from public assistance programs).



Credit Check Release Form

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

(complete if applicable)

Co-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

IMPORTANT NOTES:

- You will complete this form as part of your application. If your income qualifies, we will contact you to arrange payment of the \$50 fee per applicant before pulling your credit report.
- **No minimum credit score is required.**
- Want to see what we may find before applying? You can view your own credit report for free at annualcreditreport.com.



Checklist: Supporting Documents for Homeownership Application

Section 1 - To be submitted along with your application:

Please provide copies of all requested documents that apply to **you and everyone in your household over the age of 18** and submit them along with your application.

IMPORTANT: Applications without ALL required documentation will be denied due to incompleteness. If you're unsure or have questions about a specific document, please contact our Program Coordinator to discuss or set an appointment for review prior to submitting your application: 910-762-4744, ext. 117 or email danielle@capefearhabitat.org.

Note: If a document does not apply to you or other adults in your family, 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)
- Child Support, if applicable (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

Section 2 – The following information should NOT be submitted with your application, but it is important to locate the information now and be ready to bring them in at a later step in the application process:

- 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

IMPORTANT NOTES:

- **Once your application is received, you will be mailed a letter within 30 days with further instructions or updates.** This letter will indicate whether your application can proceed to the next step.
- **If your application is denied, you are encouraged to schedule a follow-up appointment for a free financial counseling session!** Often, there are steps you can take to be able to qualify.



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: _____ Alternative and former names: _____ _____	Co-applicant's name: _____ Alternative and former names: _____ _____																																																
Social Security number _____ Home phone (____) _____ Cell phone (____) _____ e-mail address _____ 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.)	Social Security number _____ Home phone (____) _____ Cell phone (____) _____ e-mail address _____ 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.)																																																
Household members and others who will live with you in the Habitat Home: <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Date of Birth</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Date of Birth	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"/>	Household Members who will live with you (not listed by co-applicant): <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: left;">Date of Birth</th> <th style="text-align: center;">Male</th> <th style="text-align: center;">Female</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Date of Birth	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 _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ 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 _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____
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What prompted you to think about applying for Habitat or how did you hear about us?

- Employer Habitat Information Session Social Media (Facebook, Instagram, **LinkedIn**, etc...) Cape Fear Habitat ReStore
 Door Hanger Flyer Radio Ad, TV, News Story Postcard or mailing Word of Mouth
 Referred by other agency (which one?) _____ 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 "partnership hours", which will 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 PARTNERSHIP 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 Dining room

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 may 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, or if you have multiple jobs, complete the following information.			
Name and address of PREVIOUS OR SECOND employer:	Start date (mm/dd/yyyy):	Name and address of PREVIOUS OR SECOND employer:	Start date (mm/dd/yyyy):
	End date (if applicable):		End date (if applicable):
This Job is a: <input type="checkbox"/> Previous Job <input type="checkbox"/> Second Job	Annual (gross) wages: \$	This Job is a: <input type="checkbox"/> Previous Job <input type="checkbox"/> Second Job	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, or Description	Location of Bank	State	Zip code	Current balance/ value/ vested amount (if applicable)
Checking 1:					\$
Checking 2:					\$
Savings:					\$
Retirement:					\$
Recreational Vehicle:					\$
Other _____:					\$
Other _____:					\$

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.)	\$	\$	\$
Childcare	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Storage Fees	\$	\$	\$
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 or 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

IMPORTANT: 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 Partnership Hours building homes and otherwise according to Cape Fear Habitat for Humanity policy.

I understand that the evaluation will include interviews, 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 Cape Fear 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 Cape Fear 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. 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** _____

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
<p>Ethnicity (check one or more):</p> <input type="checkbox"/> Hispanic or Latino <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>	<p>Ethnicity (check one or more):</p> <input type="checkbox"/> Hispanic or Latino <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>
<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<p>Sex:</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
<p>Race (check one or more):</p> <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____	<p>Race (check one or more):</p> <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____
<input type="checkbox"/> Asian <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>	<input type="checkbox"/> Asian <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>
<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <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>	<input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <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>
<input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<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"/> <u>By telephone</u>	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. The application will be declined if it is incomplete or if the required documents are not received at the same time.

Step 2: Cape Fear Habitat Reviews Application

Cape Fear Habitat will review your application and supporting financial documentation. Please allow 30 days for this review. You will receive a letter indicating whether or not you may proceed to the next step.

Step 3: Credit Check

If your income qualifies, we will contact you to arrange payment of the \$50 fee per applicant before pulling your credit report. (No minimum credit score is required)

Step 4: 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). At this stage, you will be expected to complete a spending plan before moving to the next step.

Step 5: 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 6: Partnership Meeting with Director of Homeowner Services

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.

Step 7: 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 8: If Approved by the Board of Directors...

Your Habitat Partnership Begins! Once approved by the Board of Directors, you will meet with our Program Coordinator for an Program Orientation and to sign a Letter of Intent. You will begin right away on working on your financial readiness for homeownership, partnership hours, and homeowner education.