Lake-Geauga Habitat for Humanity®

34071 Vine St.
Eastlake, OH 44095
440.226.3000 x7
Lake-GeaugaHabitat.org

Dear Applicant:

Thank you for your interest in **Lake-Geauga Habitat for Humanity's Homeownership Program**! You've taken the first step toward exploring whether your dream of homeownership can become a reality through a partnership with Habitat for Humanity. We are a nonprofit organization dedicated to building safe, affordable homes in collaboration with volunteers, contractors, and families.

Homes are sold with a 0%-interest, 30-year mortgage. Typical monthly mortgage payments range from **$1,000 to $1,500** but could be higher. These payments include property taxes and homeowner's insurance. Utilities are paid by the homeowner.

Participants must be able to pay a **$500 deposit** when they accept a building site. Up to **$3,000** in closing costs will be due at settlement. In addition, an estimated **$1,200** for Homeowners Insurance must be paid directly to an insurance agent prior to closing.

HOW ARE FUTURE HOMEOWNERS SELECTED?

- ✓ **NEED:** Preference is given to applicant whose current housing is overcrowded, in poor repair or unsafe, unhealthy, inaccessible for disabled household members, or unaffordable. (Rent exceeds 30% of the applicant's gross income.)

- ✓ **INCOME:** Total household annual gross income must fall between **45% to 80% of Area Median Income (AMI)** for Lake and Geauga Counties (see next page). Applicants must also demonstrate a steady income source for at least **two years**.

- ✓ **ABILITY TO PAY MONTHLY MORTGAGE:** Monthly mortgage must be **≤ 30% of the applicant's gross monthly income. Total monthly debt (including mortgage payment) must be ≤ 40%** of the applicant's gross income.

- ✓ **CREDIT HISTORY:** Collections must be **under $2,000 at the time of application** and be resolved before purchase. Loans, credit, and utilities must be paid on time**. Bankruptcies must have been discharged for at least 3 years** before applying.

- ✓ **WILLINGNESS TO PARTNER:** Applicants must invest at least **200-300 hours of "sweat equity"** by assisting in home construction, volunteering at the ReStore, helping with events, and attending required homeownership and financial literacy classes. (Hours are based on the number of adults 18+ in the household.)

Applicants must be **U.S. citizens or lawful permanent residents**. All household members age 18+ must pass a **criminal background check** and **sex offender registry screening.**

If you have questions or would like to schedule an appointment, please feel free to contact me. We are excited to guide you through the process of determining whether you will be future homeowner!

Sincerely,

Becky Gillespy
Family Services Manager
Office: 440-226-3000 X7
bgillespy@lakegeaugahabitat.org

Application Process

1) **Determine whether your household meets the annual gross income requirements**.
The gross annual income for all individuals who will be living in the household, ages 18 or older, must be counted even if an individual's name will not be on the mortgage. (See chart below.)

Gross income consists of income from wages and salary plus other forms of income (e.g., social security, child support, pensions, interest, dividends, etc.) before taxes, benefits or other items are deducted.

To calculate the gross annual income from wages, multiply each household member's hourly rate times the number of regular hours worked each week times 52 weeks in a year.

For example, \$20.00 an hour x 40 hours a week = \$800.00 a week. \$800 x 52 weeks in a year = \$41,600 gross annual wages.

To calculate the gross monthly salary, divide the gross annual salary by 12 months. (\$41,600/12 = \$3,466.66 per month.)

HUD Area Median Income (AMI) adjusted for household size (FY 2026)

HOUSEHOLD SIZE	HOUSEHOLD ANNUAL GROSS INCOME
1 Person	\$33,100 – \$58,800
2 People	\$37,800 – \$ 67,200
3 People	\$42,550 – \$75,600
4 People	\$47,250 – \$84,000
5 People	\$51,050 – \$90,750
6 People	\$54,850 – \$97,450

2) **Review the other eligibility criteria to see if you qualify**
3) **Complete the application**
4) **Make copies of all items listed on the Support Documentation Checklist for both the applicant and co-applicant, if applicable.**
5) **Mail or deliver your completed application and copies of the applicable support documentation to:**

Lake-Geauga Habitat for Humanity
Attention: Becky Gillespy
34225 Vine St.
Eastlake, OH 44095

If you plan to deliver your application in person, please call Becky Gillespy (216-288-3917) before you come to make sure someone is in the office.

**** Do not email your application or support documentation**. Email is not secure. **

6) **Habitat staff will review your information and inform you whether you meet the initial eligibility criteria.** If you meet the initial approval criteria, Habitat will order a credit report, criminal background check(s) and review the sex offender registry.

7) **A home visit will be scheduled for qualified applicants** – This visit is to assess your need for a Habitat home – not your housekeeping abilities!

8) **The Selection Committee will review a summary of your qualifications to determine whether you qualify.** Your name and any other identifying information will not be given to the committee.

9) **The Board of Directors will vote as to whether to accept you into the homeownership program.**

Call 440-226-3000 x7, if you have questions or would like help completing the application

Your Path to Affordable Homeownership!

30-year interest-free Habitat mortgages available.

Build your future with Habitat

Lake-Geauga Habitat for Humanity partners with individuals and families ready to build strength, stability, and self-reliance through affordable homeownership.

Through Habitat's program, future homeowners partner with volunteers to help build their homes and complete financial education to prepare them for long-term success.

Why partner with Habitat?

- Affordable monthly mortgage payments
- Education and support throughout the process
- Build equity and long-term stability
- Become part of the Habitat homeowner community

Applicants must demonstrate:

- Need for safe, affordable housing
- Ability to pay an affordable mortgage
- Willingness to partner (including sweat equity hours)

Our 3-bedroom home features:

Living Room • Dining Area • Kitchen • 1-2 Bathrooms
Major Appliances • Central Heat/Air

FY 2026 household income requirements:

Household Size	Gross Annual Income
1	$33,100 -$58,800
2	$37,800-$67,200
3	$42,550 -$75,600
4	$47,250 -$84,000
5	$51,050 -$90,750
6	$54,850 -$97,450

Interested in Applying?

Request a homeownership application today!
www.lake-geaugahabitat.org/homeownership
Questions: 440-226-3000 ext. 7

Learn more about Habitat homeownership today!

Supporting Documentation Checklist

Please return this checklist with all supporting documentation

Please provide the following information and documentation for **both** the applicant and co-applicant. Mark "A" for Applicant or "C" for co-applicant on each document. **Please also mark on the checklist whether the requested items are "Applicable" or "Not Applicable"** so we can tell whether any information is missing. Return the checklist with the supporting documentation to: Lake-Geauga Habitat for Humanity, 34071 Vine Street, Eastlake, OH 44095. Note: Your application, and all supporting documentation that you provide, will become the property of Lake-Geauga Habitat for Humanity; therefore, we ask that you **please provide us with copies – not original documents.**

IDENTITY AND CITIZENSHIP VERIFICATION

☐	Driver's license or state ID with photo for applicant and co-applicant	☐ Applicable	☐ Not applicable
☐	Birth certificates for **everyone** who will live in the home, including dependents	☐ Applicable	☐ Not applicable
☐	Proof of Permanent Lawful Residency (Green card – Form I-551)	☐ Applicable	☐ Not applicable

DOCUMENTS TO SUPPORT INCOME

☐	Paycheck stubs for **all employed members of your household over 18** for the most recent consecutive 90 days	☐ Applicable	☐ Not applicable
☐	IRS W-2 tax forms or (1099-NECs, if you are an independent contractor) for **each applicant** from **every employer** for the last two years	☐ Applicable	☐ Not applicable
☐	IRS 1040 tax returns for the last two years for **each applicant** unless filing jointly. State and city tax forms are not required. In addition, if self-employed, provide a current year-to-date financial statement (profit and loss statement) for your business.	☐ Applicable	☐ Not applicable
☐	Child support payments that you receive for your child/children / Proof of monthly payment	☐ Applicable	☐ Not applicable
☐	Pension plan payments, if currently received	☐ Applicable	☐ Not applicable
☐	Alimony documentation and proof of monthly payment, if received	☐ Applicable	☐ Not applicable
☐	Government assistance, if received (ODJFS Cash Assistance / TANF / SNAP-Food Stamps)	☐ Applicable	☐ Not applicable
☐	Social Security benefits award letter – most recent year	☐ Applicable	☐ Not applicable
☐	Social Security disability benefits award letter – most recent year	☐ Applicable	☐ Not applicable
☐	Veterans benefits Award letter – most recent year	☐ Applicable	☐ Not applicable
☐	Documentation for any other source of income	☐ Applicable	☐ Not applicable

DOCUMENTS TO SUPPORT SAVINGS, RECENT BANK ACTIVITY, AND OTHER ASSETS

☐	Two most recent statements for all checking, savings and/or money market accounts – all pages	☐ Applicable	☐ Not applicable
☐	Copies of any Certificates of Deposit (CD) accounts	☐ Applicable	☐ Not applicable
☐	A list of other assets including property, stocks, bonds, treasury bills, 401(K), 457(B), IRA, pensions, annuities , annuities	☐ Applicable	☐ Not applicable

DOCUMENTS TO SUPPORT CURRENT EXPENSES/DEBTS

☐	Last two months of credit card statements for all accounts – all pages	☐ Applicable	☐ Not applicable
☐	Child support documentation for all children that you pay for / Proof of payment	☐ Applicable	☐ Not applicable
☐	Documents showing alimony payments that you make	☐ Applicable	☐ Not applicable
☐	Student loan documentation (even if deferred)	☐ Applicable	☐ Not applicable
☐	Statements on any other personal loans or co-signed loans including those for cars	☐ Applicable	☐ Not applicable

OTHER DOCUMENTATION

☐	Chapter 7 or 13 bankruptcy discharge papers and list of creditors	☐ Applicable	☐ Not applicable
☐	Final divorce decree and separation agreement	☐ Applicable	☐ Not applicable

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34071 Vine St.
Eastlake, OH 44095
Phone: 440-226-3000 x7
homeownership@lakegeaugahabitat.org

EQUAL HOUSING OPPORTUNITY

Application
Habitat Homeownership Program

We are pledged to the letter and spirit of the United States 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 truthfully, completely, and accurately. All information you include in this application will be maintained in accordance with our privacy policy. If your application and supporting documents indicate that you may be able to afford a Habitat home, Habitat will obtain a credit report for the applicant and co-applicant. A criminal background check and review of the sex offender registry will also be conducted for all household members aged 18 or older. ***Do not email this application or any supporting documents. It is not secure. Please mail to the above address. *****

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 full name (including middle initial): ______________________	**Co-applicant's full name** (including middle initial): ______________________
Alternative and former names: ______________________	**Alternative and former names:** ______________________
Social Security number: ______________________	Social Security number: ______________________
Home phone: __________ Cell phone: __________	Home phone: __________ Cell phone: __________
Email address: ______________________	Email address: ______________________
Age: __________ Date of birth (mm/dd/yyyy): __________	Age: __________ Date of birth (mm/dd/yyyy): __________
☐ Married ☐ Separated ☐ Unmarried **(Fill out Section 15, if single, divorced, widowed, or are in a civil union, domestic partnership, or registered reciprocal beneficiary relationship.)**	☐ Married ☐ Separated ☐ Unmarried **(Fill out Section 15, if single, divorced, widowed, or are in a civil union, domestic partnership, or registered reciprocal beneficiary relationship.)**
Present address (street, city, state, ZIP code): ☐ Own ☐ Rent ______________________ ______________________	Present address (street, city, state, ZIP code): ☐ Own ☐ Rent ______________________ ______________________
Number of years: __________	Number of years: __________

If you have lived at your present address for <u>less than two (2) years</u>, complete the following for all addresses during the past two years (Use a separate piece of paper, if necessary):

Previous address (street, city, state, ZIP code): ☐ Own ☐ Rent ______________________ ______________________	Previous address (street, city, state, ZIP code): ☐ Own ☐ Rent ______________________ ______________________
Number of years: __________	Number of years: __________

Dependents and others who will reside in the home with you:

Name:	Age	Date of birth	Male	Female	Relationship
______________	_____	_______	☐	☐	______________
______________	_____	_______	☐	☐	______________
______________	_____	_______	☐	☐	______________
______________	_____	_______	☐	☐	______________
______________	_____	_______	☐	☐	______________
______________	_____	_______	☐	☐	______________

Other

How did you hear about Lake-Geauga Habitat for Humanity's homeownership program? ______________________

Have you ever applied for a Habitat home? ☐ Yes ☐ No If yes, when did you apply? ______________________

FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: ______________ File #: __________	Date of Selection Committee approval: ______________
Date notice of incomplete application sent, if applicable: __________	Date of board approval: ______________
Date of adverse action letter, if applicable: ______________	Date partnership agreement signed: ______________

Revised 7/29/2026

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 a 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 a 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 Habitat homeownership, you and your family must be willing to complete a minimum of **200 to 300 hours of "sweat equity"**, depending on the number of adults that will be living in the home. Sweat equity includes building your home and the homes of others, working at the ReStore, attending homeownership and financial education courses, and/or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS

	Yes	No
Applicant	☐	☐
Co-applicant	☐	☐

3. PRESENT HOUSING SITUATION

Currently, do you: ☐ Rent ☐ Rent-Free ☐ Own

Number of bedrooms: _____________ Number of full bathrooms: _____________ Number of ½ baths: _____________

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

Other (please describe): ____
____

If you rent your residence, what is your monthly rent payment? $ _________/month

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home? (You may attach additional pages if needed.) ____
____
____
____
____
____
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____
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____
____
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____
____
____

4. PROPERTY INFORMATION

Have you ever owned a home? ☐ Yes ☐ No When did you own the home? ______________________

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

$_____________ Unpaid balance: $ _______________

Do you own land other than your residence? ☐ Yes ☐ No
If yes, please describe the location): ______________________________
____

Monthly payment (including taxes, insurance, etc.): $________________

Unpaid loan balance on land: $ _______________

5. EMPLOYMENT INFORMATION

APPLICANT	CO-APPLICANT
Name and address of **CURRENT** employer: ______________________ ____ ____ ____ Hourly wages: _______ Hours/Week: __________ Start date (mm/dd/yyyy): __________ Years at this job: ____________ Job title: _______________________ Business phone: ____________ Type of business: ____	Name and address of **CURRENT** employer: ____________________ ____ ____ ____ Hourly wages: _________ Hours/Week: ______________ Start date (mm/dd/yyyy): ________ Years at this job: _____________ Job title: _____________________ Business phone: _____________ Type of business: ____

If you have worked at your current job <u>less than</u> <u>two (2) years</u>, complete the following information for <u>all jobs</u> held during the past two years.
(Use a separate piece of paper, if necessary):

APPLICANT	CO-APPLICANT
Name and address of **PREVIOUS** employer: ______________________ ____ ____ ____ Hourly wages: _________ Hours/Week: _______ Start date (mm/dd/yyyy): ______ End date (mm/dd/yyyy): _________ Job title: ____________________ Business phone: _______________ Type of business: ____	Name and address of **PREVIOUS** employer: ___________________ ____ ____ ____ Hourly wages: _________ Hours/Week: _______ Start date (mm/dd/yyyy): ______ End date (mm/dd/yyyy):________ Job title: ____________________Business phone: ______________ Type of business: ____

☐ **Check if you are the business owner or are self-employed.**

☐ *I have an ownership share of less than 25%* ☐ *I have an ownership share of 25% or more*

Monthly income (or loss) after expenses $________________________

6. MONTHLY <u>GROSS</u> INCOME (Income before taxes, insurance, etc., are taken out) *

To calculate monthly wages, multiply your hourly rate x the number of hours work a week * 52 weeks in a year. Divide by 12.

Income Source	Applicant	Co-applicant	Others in Household	Total
Salary/wages (gross)*	$	$	$	$
Salary/wages – 2nd job*	$	$	$	$
Temporary Assistance for Needy Families (TANF)	$	$	$	$
Alimony	$	$	$	$
Child support	$	$	$	$
Social security	$	$	$	$
Supplemental Security Income (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 Gross Income	Date of Birth
		$	
		$	
		$	
		$	
		$	
		$	

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Habitat requires a $500 deposit at the time you accept a building lot or a home to rehab. This deposit will be deducted from your loan. You will owe up to $3,000 for closing costs at settlement and approximately $1,000 for homeowners' insurance. Where will you get the money to pay the deposit and closing costs (for example, savings or gifts from a family member or others; any grants for which you have or intend to apply)? If you borrow the money, who will you borrow it from and how will you pay it back?

____

____

____

8. ASSETS

Type of asset (e.g., checking, savings, money market, CD, retirement account,401(k), 457(b), etc.) **and the name of bank, savings and loan, credit union, retirement account**	**Address**	**City, State**	**Zip**	**Current balance/ value/vested amount (if applicable)**
				$
				$
				$
				$
				$
				$
				$
				$
				$

9. LIABILITIES AND DEBT

TO WHOM DO YOU OWE MONEY?	APPLICANT			CO-APPLICANT			COMBINED
Item	**Monthly payment**	**Unpaid balance**	**Months left to pay**	**Monthly Payment**	**Unpaid Balance**	**Months left to pay**	**Total**
Motor vehicle loan 1	$	$		$	$		$
Motor vehicle loan 2	$	$		$	$		$
Installment (e.g., boat, personal loan)	$	$		$	$		$
Lease (e.g., furniture, appliances, TVs – includes rent-to-own)	$	$		$	$		$
Alimony/separate maintenance that you owe	$	$		$	$		$
Child support you owe	$	$		$	$		$
Credit card (Name ________________)	$	$		$	$		$
Credit card (Name ________________)	$	$		$	$		$
Credit card (Name ________________)	$	$		$	$		$
Credit card (Name ________________)	$	$		$	$		$
Medical debt	$	$		$	$		$
Student loan debt (even if deferred)	$	$		$	$		$
Loans that you have co-signed	$	$		$	$		$
Other	$	$		$	$		$
Other	$	$		$	$		$
Total	**$**	$		**$**	**$**		**$**

10. MONTHLY EXPENSES					
	APPLICANT		CO-APPLICANT (if different from applicant's)		COMBINED EXPENSES
Item	Average monthly payment	Past due? (Yes / No)	Average monthly payment	Past due? (Yes / No)	Total
Rent	$		$		$
Utilities – (electricity, water, gas)	$		$		$
Food and other essential supplies	$		$		$
Medical Insurance/Expenses	$		$		$
Transportation expenses (gas, vehicle upkeep, car insurance bus pass, etc.)	$		$		$
Childcare	$		$		$
Internet Services	$		$		$
Telephone(s) (Cell / Landline)	$		$		$
Business Expenses	$		$		$
Union Dues	$		$		$
Entertainment	$		$		$
Other	$		$		$
Other	$		$		$
Total	**$**		**$**		**$**

11. 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 there any outstanding judgments or liens because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you declared bankruptcy within the past three years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had any property foreclosed upon in the last seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. 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 last 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
e. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt or other loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are you a U.S. citizen or lawful permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No
If you answered "yes" to any question through "g", or "no" to question "h", please provide a detailed explanation on a separate piece of paper.		

PLEASE NOTE: If more space is needed to complete any part of this application, please attach a separate sheet of paper to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

12. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by completing this application, I am authorizing Lake-Geauga 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 partner with Habitat through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal home visits, a credit check, employment verification, and feedback from my current and/or past landlords. 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 against 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’s name (Please print) ___________________________________

Co-applicant’s name (Please print) ________________________________

Applicant’s signature X____________________________________ **Date** _________

Co-applicant’s signature X_________________________________ **Date** _________

13. 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 will 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 signature X_________________________________ **Co-applicant's signature X**___________________________________

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):*** ☐ Hispanic or Latino — ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – *Origin:* ______ *For example: Argentinean, Columbian, Dominican, Nicaraguan Salvadoran, Spaniard, and so on.* ☐ Non-Hispanic or Latino ☐ I do not wish to provide this information	**Ethnicity** ***(check one or more):*** ☐ Hispanic or Latino — ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – *Origin:* ______ *For example: Argentinean, Columbian, Dominican, Nicaraguan Salvadoran, Spaniard, and so on.* ☐ Non-Hispanic or Latino ☐ I do not wish to provide this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	**Sex:** ☐ Female ☐ Male ☐ I do not wish to provide this information
Race ***(check one or more):*** ☐ American Indian or Alaska Native — *Name of enrolled or principal tribe:* ______ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – race: ______ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.* ☐ Black or African American ☐ Native Hawaiian or other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ *Other Pacific Islander – race:* ______ *For example: Fijian, Tongan, and so on.* ☐ White ☐ I do not wish to provide this information	**Race** ***(check one or more):*** ☐ American Indian or Alaska Native — *Name of enrolled or principal tribe:* ______ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – race*:* ______ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.* ☐ Black or African American ☐ Native Hawaiian or other Pacific Islander ☐ Native Hawaiian☐ Guamanian or Chamorro ☐ Samoan ☐ *Other Pacific Islander – race:* ______ *For example: Fijian, Tongan, and so on.* ☐ White ☐ I do not wish to provide this information

To be completed only by the person conducting the interview

Was the ethnicity of the Borrower noted on the basis of visual observation or surname?	☐ Yes ☐ No
Was the sex of the Borrower noted on the basis of visual observation or surname?	☐ Yes ☐ No
Was the race of the Borrower noted on the basis of visual observation or surname?	☐ Yes ☐ No

This application was taken by: ☐ Face-to-face interview (including electronic media with video component ☐ By mail ☐ By telephone	Interviewer’s name (print or type) Interviewer’s signature Date Interviewer’s phone number

15. UNMARRIED ADDENDUM

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: ______________________

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Eastlake, OH 44095
440.226.3000 x7
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Equal Credit Opportunity Act (ECOA) Notice

The Federal Equal Credit Opportunity Act (ECOA) 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 Lake-Geauga Habitat for Humanity is the Federal Trade Commission, with regional offices at:

East Central Region
Federal Trade Commission
1111 Superior Avenue, Suite 200
Cleveland OH 44114-2507

and federal office at:

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, 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
Signature X ____________________________
Print Name_____________________________
Date ________

Co-Applicant
Signature X ____________________________
Print Name_____________________________
Date ________

Please return the original copy of this notice with the application.
Keep a copy for your records.

DAVE YOST
OHIO ATTORNEY GENERAL

Consumer Protection Section
Office 800-282-0515
Fax 866-268-2279

30 E. Broad Street, 14th Floor
Columbus, Ohio 43215
www.OhioAttorneyGeneral.gov

Ohio Homebuyers' Protection Act Informational Document

The Ohio Homebuyers' Protection Act gives the Ohio Attorney General enforcement authority over abusive lending practices committed on or after January 1, 2007 by loan officers, mortgage brokers or non-bank lenders. The Act prohibits these businesses from committing unfair, deceptive or unconscionable acts in connection with a residential mortgage loan, including:

• Entering into a mortgage knowing you had no reasonable probability of payment of the mortgage.

• Refinancing an existing mortgage loan when the new loan does not have a reasonable, tangible net benefit to you considering terms of both the new and refinanced loans, the cost of the new loan, and your circumstances.

• Taking advantage of an inability to reasonably protect your interests because of any known physical or mental infirmities or illiteracy you may have.

• Compensating, instructing, inducing, coercing, or intimidating an appraiser for the purpose of improperly influencing the appraiser's independent judgment with respect to the value of the house being appraised.

• Failing to provide you with loan disclosures required under state and federal law, or providing you with a loan disclosure that includes a material misrepresentation.

• Failing to disclose to you at the loan closing that you are not required to close the loan merely because you received prior estimates of closing costs or signed an application, and that you should not close a loan that contains different terms and conditions than promised.

• Financing any credit, life, disability, or unemployment insurance premiums, or any debt collection agreement as part of your loan unless the premiums are calculated and paid monthly.

• Charging you a late fee more than once with respect to a single late loan payment.

• Representing a sponsorship, approval, or affiliation that the broker or lender does not have.

• Representing that a loan has uses, benefits, or a price advantage that it does not have, or that the loan is available to you for a reason that does not exist.

• Recommending or encouraging that you default on an existing mortgage or revolving credit loan agreement.

For more information visit www.OhioAttorneyGeneral.gov or call 800-282-0515.

Updated December 12, 2018

DAVE YOST
OHIO ATTORNEY GENERAL

Consumer Protection Section
Office 800-282-0515
Fax 866-268-2279

30 E. Broad Street, 14th Floor
Columbus, Ohio 43215
www.OhioAttorneyGeneral.gov

ENACTED

Appendix
109:4-3-29

ADDENDUM A

Acknowledgment of Receipt of Home Mortgage Loan Informational Document
Ohio Revised Code Section 1345.05(G)

Ohio Law requires that consumers applying for a mortgage loan receive the Home Mortgage Loan Informational Document and this Acknowledgement of Receipt from their loan officer, mortgage broker or non- bank mortgage lender. By signing this form you acknowledge that you have received the Informational Document (check one):

_____ at the time you applied for a mortgage loan if you applied in person; or,

_____ within five business days of your loan application if you did not apply in person (for example if you applied via the internet, facsimile or by telephone).

______________________ ______________________
Date of Receipt Loan Applicant #1

______________________ ______________________
Date of Receipt Loan Applicant #2

After signing this form, please keep the “customer copy” of the Acknowledgment of Receipt form and provide the original to the person or company that gave or sent you the Informational Document.

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Electronic Signature Notice

Dear Applicant(s):

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence and notices from us electronically, instead of paper copies through the mail, please review this notice and provide your consent.

1. **Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:
   - All legal and regulatory disclosures and communications associated with the product or service available through Lake-Geauga Habitat for Humanity.
   - Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
   - Privacy policies and notices.

2. **Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

3. **How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form, by contacting us at Lake-Geauga Habitat for Humanity, 34071 Vine Street, Eastlake, OH 44095. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. **How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this E-Sign Act disclosure and your account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at homeownership@lakegeaugahabitat.org, and Lake-Geauga Habitat for Humanity, 34071 Vine Street, Eastlake, OH 44095.

5. **Hardware and Software Requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have:

   - An Internet browser that supports 128-bit encryption;
   - Sufficient electronic storage capacity on your computer's hard drive or other date storage unit;
   - An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
   - A personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above;
   - Adobe Reader version 8.0 or higher.

6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us at homeownership@lakegeaugahabitat.org or Lake-Geauga Habitat for Humanity, 34071 Vine Street, Eastlake, OH 44095. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

8. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

10. **Consent.** By signing below, you agree that you have read, understand, and agree to the E-Sign Act. You hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

Acknowledged and agreed to by:

Applicant

Signature x: ______________________________

Print Name: ______________________________

Date: ___________________________________

Email: __________________________________

Co-Applicant

Signature x: ______________________________

Print Name: ______________________________

Date: ___________________________________

Email: __________________________________

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Privacy Statement and Notice

At Lake-Geauga Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to serve our customers more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance, payment history, etc.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history

Lake-Geauga Habitat for Humanity's employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents
- Nonprofit organizations, government entities, or other subsidy providers

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Lake-Geauga Habitat for Humanity at 440-226-3000, x 7.