



232 E 2nd Street, Suite 204, Casper, WY

307-234-1348

[heartofwyoming.org](http://heartofwyoming.org)

January 2, 2026

Hello! My name is Michael Deal, and I am the Executive Director at Habitat for Humanity, The Heart of Wyoming. Since 1994, our organization has helped more than 50 families realize the dream of achieving homeownership. Our mission is to bring people together to build homes, communities, and hope.

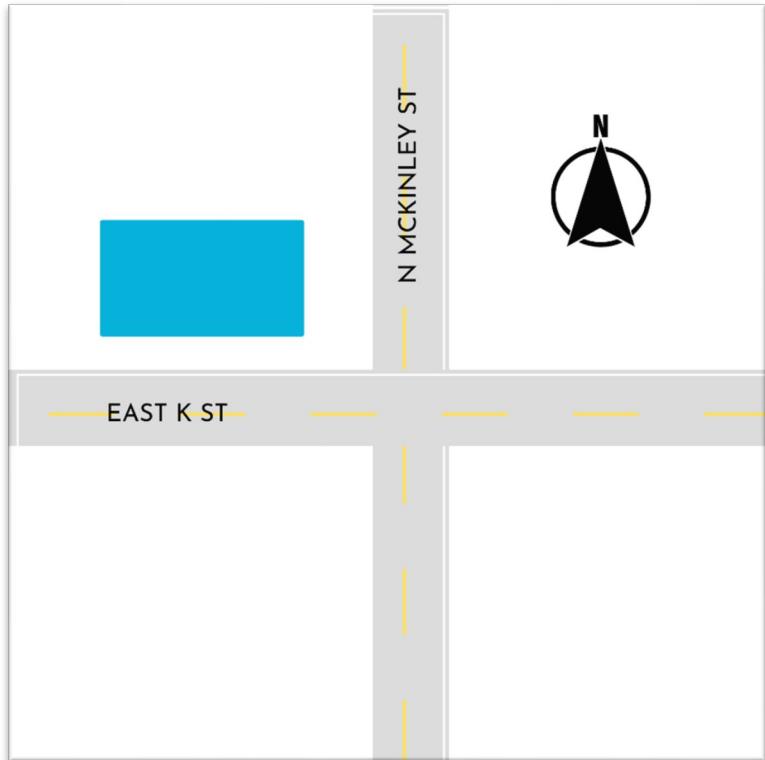
I am incredibly excited you want to start the journey to homeownership with us. The families accepted into our Homeownership Program finish the program with much more than just a house; they gain construction skills, financial literacy, and a home for their families that is built with their own hands, sweat, and love.

Our next home is going to be in North Casper at N McKinley St and E K St.

Habitat for Humanity, The Heart of Wyoming is working to create safe and affordable housing for residents living and working in Natrona County. We love helping families realize the dream of homeownership, and if you are in need of affordable housing, I welcome you to apply. Thank you for your time.

Best regards,

Michael Deal  
Executive Director



# How to submit your Habitat for Humanity Homeownership Application

**January 2, 2026 - January 30, 2026**

\*Applications submitted after 4:00 pm on January 30, 2026 will not be considered\*



**Drop off** your application and supporting documents at:

Habitat for Humanity, The Heart of Wyoming  
232 E 2nd St., Suite 204  
Casper, WY 82601

Your application must be dropped off on or before January 30, 2026



**Mail** your application and supporting documents to:

Habitat for Humanity, The Heart of Wyoming  
232 E 2nd St St., Suite 204  
Casper, WY 82601

Your application must be post marked on or before January 30, 2026



**Email** your application and supporting documents to:

Program Manager Kelly Cooper: [kelly@heartofwyoming.org](mailto:kelly@heartofwyoming.org)

Your application must be emailed on or before January 30, 2026



**Fax** your application and supporting documents to :

Secure fax line: 307.337.1016

Your application must be faxed on or before January 30, 2026

**Office Hours:**

Monday - Thursday 9:00am - 4:00 pm

Friday 9:00 am - 12:00 pm

For questions related to the application or any required documents, contact Program Manager Kelly Cooper at 307.234.1348 or at [kelly@heartwyoming.org](mailto:kelly@heartwyoming.org)



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.

# Homeownership Program Income Guidelines

**January 2, 2026 - January 30, 2026**

\*Applications submitted after 4:00 pm on January 30, 2026 will not be considered\*

*Figures below reflect gross income*

<b>Household Size</b>	<b>Annual Income</b>	<b>Monthly Income</b>
1	\$24,084 - \$48,167	\$2,007 - \$4,014
2	\$27,524 - \$55,048	\$2,294 - \$4,587
3	\$30,965 - \$61,929	\$2,580 - \$5,161
4	\$34,405 - \$68,810	\$2,867 - \$5,734
5	\$37,157 - \$74,315	\$3,096 - \$6,193
6	\$39,910 - \$79,820	\$3,326 - \$6,652
7	\$42,662 - \$85,324	\$3,555 - \$7,110
8	\$45,415 - \$90,829	\$3,785 - \$7,569



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.

## Who Qualifies



### In Need

Potential homeowners may be dealing with poorly made, overcrowded, unhealthy or unsafe housing; homes inaccessible for their disabilities; unaffordable rent or income-based housing; or have other shelter needs.



### Willingness to Partner

Selected homeowners contribute 150 hours of "sweat equity" helping build their own home and the homes of others in the program. This may also include classes in personal finances, home maintenance, and other homeownership topics.



### Ability to Repay

Habitat for Humanity offers an interest-free affordable mortgage. These mortgage payments cycle back into the community and help build more affordable homes.

# Homeownership Program

# Documentation Requirements

**January 2, 2026 - January 30, 2026**\*Applications submitted after 4:00 pm on January 30, 2026 will not be considered\*

In addition to completing the Homeownership Application,  
applicants must provide the following documentation:

- Completed application, signed by both the applicant and co-applicant, if any
- Copies of your last three months' of pay stubs for all current employment
- If applicable, verification of child support and/or public assistance (SSI, SSDI, etc.)
- Most recent 2 years Federal Tax Returns and W-2s. Obtain a free copy by calling 1-800-829-1040. If your 2025 Tax Return and W-2s are not available, submit 2024 and 2023 Tax Returns and W-2s
- Credit report dated within the last 30 days. Obtain a free copy from [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Bank account statements for all accounts including, but not limited to, checking and savings
- Current rental or lease agreement. If none, provide a copy of your most recent rent payment receipt
- Telephone bills for all cellphones and landlines. If phone is prepaid, a letter of explanation is required
- Electric and gas bills OR credit reference from electric and gas companies
- All debt statements including credit cards, medical bills, car or student loans, and debts in collections
- Additional documentation will be required for those receiving or paying child support
- Additional documentation will be required for those who are self-employed
- For any that do not apply, a written letter of explanation is required
- Letters of recommendation from employers, landlords, caseworkers and/or probation or parole officers (if applicable) are encouraged but not required. Letters can be sent directly to [kelly@heartofwyoming.org](mailto:kelly@heartofwyoming.org).

Copies of all requested documents are required

Screenshots will NOT be accepted

All pages of each document are required

Any originals included in your submission will be returned by mail



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.

# FINANCIAL FOUNDATIONS



This course is designed for individuals who are interested in gaining the essential financial knowledge and skills required to confidently pursue homeownership.

\*Required for future Habitat for Humanity Homeowners\*

**February 5, 12, 19, and 26**

**6:30 p.m. to 8:00 p.m. or**

**April 18 and 25**

**9:00 a.m. to noon**



Wyoming Housing Network 2345 E 2nd Street Casper, WY

To register for **February**, call Manuela at 307-233-8518 or email



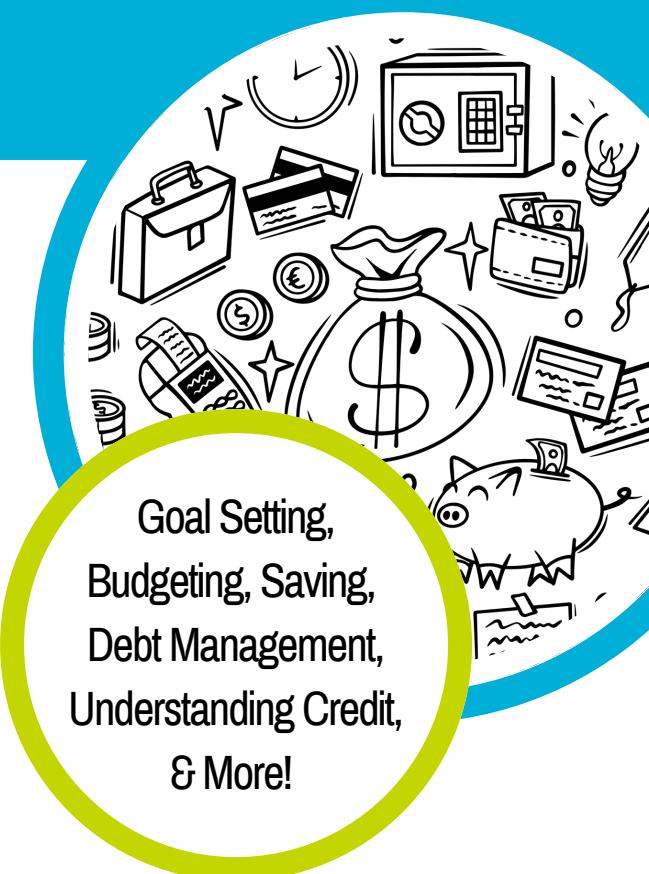
[manuelao@whninc.org](mailto:manuelao@whninc.org)

To register for **April**, call Marilyn at 307-233-8513 or email

[marilyn@whninc.org](mailto:marilyn@whninc.org)



Full cost of registration is covered. Registration is limited.



Goal Setting,  
Budgeting, Saving,  
Debt Management,  
Understanding Credit,  
& More!

Participants who  
attend all sessions  
will receive a new  
slow cooker!



Habitat for Humanity, The Heart of Wyoming  
232 E 2nd St. Suite 204, Casper, WY 82601  
(307) 234-1348

# Application

## Habitat Homeownership Program



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

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

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

### 1A. APPLICANT INFORMATION

Applicant	Co-applicant																								
Applicant's name: _____	Co-applicant's name: _____																								
Alternative and former names: _____	Alternative and former names: _____																								
Social Security number _____	Social Security number _____																								
Home phone (____) _____	Home phone (____) _____																								
Cell phone (____) _____	Cell phone (____) _____																								
Work phone (____) _____	Work phone (____) _____																								
Age _____ Date of birth (mm/dd/yyyy) _____	Age _____ Date of birth (mm/dd/yyyy) _____																								
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)																									
<b>Dependents and others who will live with you:</b> <table> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>		Name	Age	Male	Female			<input type="checkbox"/>	<input type="checkbox"/>																
Name	Age	Male	Female																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
<b>Dependents and others who will live with you (not listed by co-applicant):</b> <table> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>		Name	Age	Male	Female			<input type="checkbox"/>	<input type="checkbox"/>																
Name	Age	Male	Female																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
		<input type="checkbox"/>	<input type="checkbox"/>																						
Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent																								
Number of years: _____	Number of years: _____																								
<b>If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:</b>																									
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent																								
Number of years: _____	Number of years: _____																								
<b>FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE</b>																									
Date received: _____	Date of selection committee approval: _____																								
Date of notice of incomplete application letter: _____	Date of board approval: _____																								
Date of adverse action letter: _____	Date of partnership agreement: _____																								

## 1B. MILITARY SERVICE

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

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

If yes, check all that apply:

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

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

If yes, check all that apply:

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

## 2. WILLINGNESS TO PARTNER

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

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

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

## 3. PRESENT HOUSING CONDITIONS

Currently, are you:  Renting  Rent-free  Own

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

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

Other (please describe): \_\_\_\_\_

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

If you rent your current residence, please 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 <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):	Name and address of <b>CURRENT</b> employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<b>If working at current job less than one year, complete the following information.</b>			
Name and address of <b>PREVIOUS</b> employer:	Years on this job:	Name and address of <b>PREVIOUS</b> employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> <b>Check if you are the business owner or are self-employed.</b> <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) \$ _____			<b>PLEASE NOTE:</b> 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: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

## 7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

---



---



---



---



---

## 8. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

## 9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
	Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance
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	\$	\$		\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>		<b>\$</b>	<b>\$</b>	

## MONTHLY EXPENSES

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

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

#### 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 there any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
b. Have you declared bankruptcy within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
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			
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
h. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Note:</b> If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.			

#### 11. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

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

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

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-applicant signature

Date

X \_\_\_\_\_

\_\_\_\_\_

X \_\_\_\_\_

\_\_\_\_\_

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

#### 12. RIGHT TO RECEIVE COPY OF APPRAISAL

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

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

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

### 13. 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
<b>Ethnicity (check one or more):</b> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <li><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</li> <li><input type="checkbox"/> Other Hispanic or Latino — _____</li> </ul> <p>Origin: _____</p> <p>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</p> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	<b>Ethnicity (check one or more):</b> <input type="checkbox"/> Hispanic or Latino <ul style="list-style-type: none"> <li><input type="checkbox"/> Mexican   <input type="checkbox"/> Puerto Rican   <input type="checkbox"/> Cuban</li> <li><input type="checkbox"/> Other Hispanic or Latino — _____</li> </ul> <p>Origin: _____</p> <p>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</p> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
<b>Race (check one or more):</b> <input type="checkbox"/> American Indian or Alaska Native — Name of enrolled or principal tribe: _____	<b>Race (check one or more):</b> <input type="checkbox"/> American Indian or Alaska Native — Name of enrolled or principal tribe: _____
<input type="checkbox"/> Asian <ul style="list-style-type: none"> <li><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</li> <li><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</li> <li><input type="checkbox"/> Other Asian — race: _____            For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</li> </ul> <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <ul style="list-style-type: none"> <li><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</li> <li><input type="checkbox"/> Other Pacific Islander — race: _____            For example: Fijian, Tongan, and so on.</li> </ul> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	<input type="checkbox"/> Asian <ul style="list-style-type: none"> <li><input type="checkbox"/> Asian Indian   <input type="checkbox"/> Chinese   <input type="checkbox"/> Filipino</li> <li><input type="checkbox"/> Japanese   <input type="checkbox"/> Korean   <input type="checkbox"/> Vietnamese</li> <li><input type="checkbox"/> Other Asian — race: _____            For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</li> </ul> <input type="checkbox"/> Black or African American  <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <ul style="list-style-type: none"> <li><input type="checkbox"/> Native Hawaiian   <input type="checkbox"/> Guamanian or Chamorro   <input type="checkbox"/> Samoan</li> <li><input type="checkbox"/> Other Pacific Islander — race: _____            For example: Fijian, Tongan, and so on.</li> </ul> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information

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

#### 14. UNMARRIED ADDENDUM

##### FOR BORROWER SELECTING THE UNMARRIED STATUS

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

**If you selected "Unmarried" in Section 1:**

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

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

Civil union  Domestic partnership  Registered reciprocal beneficiary relationship

Other (explain): \_\_\_\_\_

State: \_\_\_\_\_



We build strength, stability, self-reliance, and shelter

## Credit Report Authorization and Release

Authorization is hereby granted to Habitat for Humanity, The Heart of Wyoming to obtain a standard factual data credit report through a credit reporting agency chosen by Habitat for Humanity, The Heart of Wyoming.

My signature below authorizes the release to the credit reporting agency a copy of my credit application and authorizes the credit reporting agency to obtain information regarding my employment, savings accounts, and outstanding credit accounts (mortgages, auto loans, personal loans, charge cards, credit unions, etc.) Authorization is further granted to the reporting agency to use a photostatic reproduction of this authorization if necessary to obtain any information regarding the above-mentioned information.

Applicants hereby request a copy of the credit report obtained with any possible derogatory information be sent to the address of present residence, and holds Habitat for Humanity, The Heart of Wyoming and any credit reporting organization harmless in so mailing the copy requested.

Any reproduction of this credit report authorization and release made by reliable means (for example, photocopy or facsimile) is considered an original.

---

Borrower's Signature

---

Date

## Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status 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 the **Northwest Region, 915 Second Ave., Room 2896, Seattle, WA 98174**, 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: \_\_\_\_\_



We build **strength, stability, self-reliance and shelter.**

### DOCUMENT CHECKLIST

**ALL OF THE FOLLOWING DOCUMENTS MUST BE INCLUDED WITH YOUR APPLICATION!**

Applicant  
Co-Applicant  
If Applicable

- Completed application, signed by both the applicant, and co-applicant, if any.
- Copies of your **last three months' pay stubs for all current employment**.
- Verification of child support and/or public assistance received (SSI, SSDI, child support, alimony, etc.).**
- Most recent **2 years of Federal Tax returns and W-2s**. Obtain a free copy by calling 1-800-829-1040.
- Free Credit report dated within the last **30 days** from [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Most recent **bank account statements for all accounts** (checking, savings, etc.).
- Current rental or lease agreement **OR a copy of your most recent rent payment receipt**.
- Most recent **telephone bills for all phones**, unless it's pre-paid.
- Most recent **electric and gas bills OR credit reference** from electric and gas companies.
- Most recent **debt statements including credit cards, medical bills, car or student loans\***, and debts in collections. (\*For any student loans in deferment, please include the most recent deferment letter)

**NOTE: Additional documentation will be required from those receiving or paying child support and/or for individuals that are self-employed. Contact Kelly for more information.**

- Letters of recommendation from employers, landlords, caseworkers and/or probation or parole officers (if applicable) are encouraged but not required. Letters can be sent directly to [kelly@heartofwyoming.org](mailto:kelly@heartofwyoming.org).

**If any of the above documents do not apply to you, please include a written statement, signed and dated by you, explaining why. Still have questions? Contact Kelly at 234-1348 or [kelly@heartofwyoming.org](mailto:kelly@heartofwyoming.org).**

*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 housing because of race, color, religion, sex, handicap, familial status, or*

