



Homebuyer Program



Qualifications of Homeownership

You must have lived in Horry County for the last 12 months

You must be an American citizen, legal resident, or have the right to work in the United States

Your household income must fall between 35% - 80% of the median level income for Horry County

Your family's annual gross income (before taxes) must be between the minimum and maximum income listed for your family size (see table below).

Three Main Criteria for Homebuyer Selection

NEED for simple, decent and affordable housing, as defined by one or more of the following:

- Substandard living conditions
- Unsafe living environment
- Cost Burdened
- Overcrowded (adult and child or more than two children share a bedroom, or two children of the opposite sex share a bedroom)
- Government Subsidized Housing

ABILITY TO PAY a 30-year, interest free mortgage:

- No more than \$2,000 in bad debts or debts in collections
- Habitat homes require a small down payment of only \$1,750 which covers a portion of the closing costs
- 3 years of work history with 6 months at current employer

WILLINGNESS TO PARTNER with HFH of Horry County

- Complete a minimum of 300 hours of "sweat equity" - time instead of cash - on your home, other Habitat homes, our ReStore and other approved types of Community Service.
- Media coverage is critical to securing funding needed for future Habitat homes. Families must be willing to embrace and participate with all forms of media. An example of this may be having an article written about your family for a newspaper, or giving an interview to a member of the television media.

| Family Size | Minimum Gross Annual Income | Maximum Gross Annual Income |
|-------------|-----------------------------|-----------------------------|
| 1 | \$17,719 | \$40,500 |
| 2 | \$20,250 | \$46,300 |
| 3 | \$22,781 | \$52,100 |
| 4 | \$25,312 | \$57,850 |
| 5 | \$27,337 | \$62,500 |
| 6 | \$29,362 | \$67,150 |
| 7 | \$31,387 | \$71,750 |
| 8 | \$33,412 | \$76,400 |

Guidelines are based on HUD's 2023 housing income guidelines for Horry County and are subject to change.



Michelle Morgan, Family Services Director | (843) 650-8815 ext. 8003 | familyservice@habitatmb.org

Seeking to put God's love into action, Habitat for Humanity of Horry County brings people together to build homes, communities, and hope.

habithorry.org



WE BUILD STRENGTH, STABILITY, SELF-RELIANCE AND SHELTER.

Why Become a Habitat Partner Family?

Thanks to the hard work of our staff, donors and volunteers, Habitat for Humanity of Horry County is able to offer the pride of homeownership to those who might not otherwise be able to obtain it. Below are just a few of the benefits Habitat offers our program families:

Habitat families make a much smaller down payment on their home

To obtain a mortgage, most lenders require a down payment of between 5% - 15% of the total cost of the home. That means to buy an \$100,000 house a family may need to pay the bank up to \$12,000 in cash! For many families, it can be difficult to save the thousands of dollars needed for a down payment on a home.

With Habitat, the only money that needs to be paid upfront is a portion of the closing costs which is \$1750.00. The remainder amount is rolled into the mortgage amount. Habitat helps our families set up a monthly savings plan, so that the funds will be available when it's time to close.

Habitat families have interest-free mortgages

Banks charge interest on the loans they give, and a mortgage is no exception. While home loans usually have lower interest rates than a car loan or credit card, even a low interest rate adds up over time. A family that buys an \$140,000 home using a 30-year mortgage with a 4% interest rate can expect to pay over \$100,000 in interest by the time the loan is paid off! By not paying interest, Habitat homeowners save thousands of dollars over the course of their loan, money that can be saved for education, retirement or a rainy day.

Habitat homes are more affordable

Habitat homes are constructed with the help of volunteers and are sold at no profit. This makes a Habitat home less expensive than a similar house on the open market.

Habitat looks deeper than your credit score

While Habitat considers your past handling of credit, we also understand that unforeseen circumstances can cause even responsible families to fall behind. The financial toll of an illness or job loss can lead to damaged credit and make it difficult to qualify for a traditional mortgage. Our selection committee is trained to uncover the story behind the numbers so that responsible families that had fallen on hard times are not unfairly penalized by their credit reports.

Habitat supports our families both before and after homeownership

Our staff and volunteers work both before and after closing, to ensure that our families are prepared to be successful homeowners. We do this by offering classes on a number of topics including money management, credit counseling, home maintenance and repair. We also work with families to identify their needs outside of housing, and connect them relevant resources in the community.

Homebuyer Application Review Process

1. Review of Application – Applications are reviewed by the Director of Family Services to determine if the individual or family submitted a complete application and meets HFHHC's eligibility requirements.
2. Financial Analysis – A credit report is pulled and a complete analysis of income and expenses (included all debts) is completed to determine if the applicant(s) is financially eligible for the HFHHC Homebuyer Program.
3. Verification/References – The Director of Family Services will verify all references and information provided in the application with the applicant's landlord, employer, bank, social service agency (if applicable), and personal reference.
4. Personal Interview - Once an applicant has been determined financially eligible for the HFHHC Homebuyer Program they will undergo a personal interview to discuss the program commitments and the responsibility of homeownership.
5. Home Evaluation Visit – Members of the Homebuyer Selection Committee will visit the applicant's home to understand current living conditions and to assess the need for affordable housing. The Homebuyer Selection Committee will also meet with the members of the household at that time.
6. Initial Sweat Equity Hours – The applicant completes 10 volunteer hours with HFHHC. The goal of the initial volunteer hours is to help the applicant(s) determine if they are willing to donate 300 hours working in partnership with HFHHC.
7. Homebuyer Selection Committee Partnership Approval – After the above mentioned items are complete, the Director of Family Services along with the Homebuyer Selection Committee reviews the applications to approve applicant(s) to partner for homeownership through HFHHC.
8. *Board Approval – Once the applicant(s) is approved from the committee, it is up to the Board of Directors for final approval for homeownership.



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2023 Home Buyer Application Checklist

******Please Make Copies as Original Items Will Not Be Returned******

- _____ \$25.00 Money Order for Each Applicant Listed on Application
- _____ Completed Formal Application
- _____ Government Monitoring Form (Form Included in Packet)
- _____ Current Identification (Color Copy Driver's License, State, Military ID, or Passport)
- _____ Social Security Cards for all Household Members
- _____ Birth Certificates for all Household Members
- _____ Marriage License and/ or Divorce Decree
- _____ 2020, 2021 and 2022 Tax Returns (1040 Forms and Schedule C if Self-Employed)
- _____ 2020, 2021 and 2022 W-2 Forms or 1099's from all Employers
- _____ Award Letter for SSI or Social Security Benefits (SNAP Benefits, TANF, AFDC, etc.)
- _____ Child Support Court Order
- _____ Last 6 Months of Bank Statements of All Bank Accounts Opened In Your Name
- _____ Last Month Utility Bills (Electric, Gas, Water/Sewer)
- _____ Background Check Authorization and Questionnaire (Form Included in Packet, all members of the household over the age of 18 will need to complete – Make Copies if Needed.)
- _____ Verification of Employment Form Filled Out by Employer (Form Included in Packet)
- _____ Proof of Employment (6 months of pay stubs)
- _____ Rent Verification Form & Newest Residential Lease - Form Filled Out by Landlord
- _____ Verification of Bank Deposit Form – Filled out by Bank/Credit Union
- _____ Personal Reference Letter from Someone Other than Yourself
- _____ Right to Appraisal Notice (Form Included in Packet – Do Not Return This Form)
- _____ Privacy Statement (Form Included in Packet – Do Not Return This Form)
- _____ Copy of current annual lease

Habitat for Humanity of Horry County

165 Co Op Road Myrtle Beach, SC 29588

843-650-8815

Meeting Date _____

Return Due Date _____

Formal Application for Homebuyer Program

This application must be filled out COMPLETELY. If not, your application WILL NOT be reviewed.

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.

1. APPLICANT INFORMATION

Applicant

Full Name : _____

Social Security # _____

Date of Birth: _____ Age: _____

☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)

Present Address _____

City, State, Zip: _____

Mailing Address: _____

City, State, Zip _____

How Long? _____ Own: _____ Rent: _____

Phone: _____ E Mail: _____

Co-Applicant

Full Name: _____

Social Security # _____

Date of Birth: _____ Age: _____

☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)

Present Address: _____

City, State, Zip: _____

Mailing Address: _____

City, State, Zip: _____

How Long? _____ Own: _____ Rent: _____

Phone: _____ E Mail: _____

All other people in that will live in the Habitat household: (Do **NOT** include Applicant or Co-Applicant)

| Name | Age | DOB | Relation | M/F |
|------|-----|-----|----------|-----|
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| Name | Age | DOB | Relation | M/F |
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Highest Level of Education Completed (Circle appropriate response)

Applicant: High School GED Some College/Tech. Training Associate Degree 4-Year College Degree Graduate Degree

Co-Applicant: High School GED Some College/Tech. Training Associate Degree 4-Year College Degree Graduate Degree

I certify that I am currently a resident of Horry County, SC and have been for at least one (1) year

Signature of Applicant

Signature of Co-Applicant

2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to meaningfully participate as a partner with HFHHC. Please read each of the statements and mark your answers below.

| | | | |
|--|---------------------|---------------------------------|--------------------------------|
| I agree to avoid new consumer debt during the Program: | Applicant | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| | Co-Applicant | <input type="checkbox"/> | <input type="checkbox"/> |
| I understand that all debts must be paid off during the Program: | Applicant | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| | Co-Applicant | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>All families are required to complete a certain number of sweat equity hours. Your help in building your home and the homes of others is called sweat equity, and may include painting, helping with construction, working in the Habitat office and/or ReStore, attending Home Buyer classes or other approved activities.</p> | | | |
| I am willing to complete the required sweat equity hours: | Applicant | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| | Co-Applicant | <input type="checkbox"/> | <input type="checkbox"/> |

3. PRESENT HOUSING CONDITIONS/PROPERTY INFORMATION

Please answer the following questions about your current residence:

Number of bedrooms: _____ Number of other rooms (Kitchen, Bathroom, Living Room, Dining Room, etc) _____

Do you **rent** your current residence? _____ If so, what is your monthly rent payment? _____ Is it govt. subsidized? _____

Landlord Name: _____ Landlord Phone: _____

Landlord Address: _____

Do you **own** any property? _____ If so, is there a balance? _____

Do you have a mortgage?

Select the needs that apply to your current situation. Check all that apply.

- | | | |
|--|---|---|
| <input type="checkbox"/> Substandard Housing | <input type="checkbox"/> Unsafe Neighborhood | <input type="checkbox"/> Cost Burden |
| <input type="checkbox"/> Overcrowded | <input type="checkbox"/> Govt. Subsidized Housing | <input type="checkbox"/> Homeless/Temp. Housing |

In the space below, please describe in detail your current living conditions. Why do you need a Habitat house?
(This section must be completed!!)

Use additional sheets if needed

Please provide your full legal name: First, Middle and Last for legal documents.

4. EMPLOYMENT INFORMATION

| APPLICANT Name, Address and Phone Number of Current Employer | CO-APPLICANT Name, Address and Phone Number of Current Employer |
|--|---|
| _____ | _____ |
| _____ | _____ |
| Years at this employer? _____ Monthly (Gross) Wages: _____ | Years at this employer? _____ Monthly (Gross) Wages: _____ |
| Position or Title: _____ | Position or Title: _____ |

If you have been working at your current job less than one (1) year, please complete the following information:

| APPLICANT Name, Address and Phone Number of Previous Employer | CO-APPLICANT Name, Address and Phone Number of Previous Employer |
|---|--|
| _____ | _____ |
| _____ | _____ |
| Years at this employer? _____ Monthly (Gross) Wages: _____ | Years at this employer? _____ Monthly (Gross) Wages: _____ |
| Position or Title: _____ | Position or Title: _____ |

5. MONTHLY HOUSEHOLD INCOME

| Source of Income | Applicant | Co-Applicant | Household member 18+ Income | Other Income | Other Income | Total |
|-------------------|-----------|--------------|-----------------------------|--------------|--------------|-------|
| Employment Income | | | | | | |
| AFDC/TANF | | | | | | |
| Food Stamps | | | | | | |
| Social Security | | | | | | |
| SSI | | | | | | |
| Disability | | | | | | |
| Alimony | | | | | | |
| Child Support | | | | | | |
| Other | | | | | | |
| Totals | | | | | | |

6. MONTHLY HOUSEHOLD EXPENSES (If none, write N/A in Monthly Amount column)

| Bill | Monthly Amount | Unpaid Balance | # Months Owed | To Whom Owed |
|-----------------------|-----------------------|-----------------------|----------------------|---------------------|
| Rent/Mortgage | | | | |
| Electric | | | | |
| Water | | | | |
| Telephone/Cell Phone | | | | |
| Cable TV | | | | |
| Car Payment | | | | |
| Car Insurance | | | | |
| Health/Life Insurance | | | | |
| Property Insurance | | | | |
| Alimony/Child Support | | | | |
| Child Care | | | | |
| Student Loan | | | | |
| Total Medical | | | | |
| Credit Card/Loan #1 | | | | |
| Credit Card/Loan #2 | | | | |
| Credit Card/Loan #3 | | | | |
| Credit Card/Loan #4 | | | | |

7. SOURCE OF CLOSING COSTS

Part of Habitat's willingness to partner is the Home Buyer must pay closing costs in full. In the space below, please tell where you will be getting the money to pay the closing costs (for example: savings, parents, make payments)?

8. ASSETS**List all Bank Accounts**

| Name of Bank | Balance |
|--------------|----------|
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |
| 3. _____ | \$ _____ |

List All Cars You Own

| Make/Model | Year |
|------------|-------|
| 1. _____ | _____ |
| 2. _____ | _____ |

9. DECLARATIONS

Please Circle the Best Answers to the Following Questions For You and the Co-Applicant

| | Applicant | | Co-Applicant | |
|--|-----------|----|--------------|----|
| a. Do you have any debt because of a court decision against you? | Yes | No | Yes | No |
| b. Have you been declared bankrupt within the past 7 years? | Yes | No | Yes | No |
| c. Have you had property foreclosed on in the last 7 years? | Yes | No | Yes | No |
| d. Are you currently involved in a lawsuit? | Yes | No | Yes | No |
| e. Are you paying alimony or child support? | Yes | No | Yes | No |
| f. Are you a U.S. citizen or permanent resident? | Yes | No | Yes | No |

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question **a** through **e**, or "no" to question **f**, please explain on a separate sheet of paper.

10. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Horry County to evaluate my actual need for a Habitat house, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner. I understand that the evaluation will include personal visits, a credit check, a sex offender registry check, criminal background check and employment and rent verification. I understand that appearance on the National Sex Offender database will render me ineligible for application. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a habitat house, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity of Horry County even if the application is not approved.

Applicant Signature

Date

Co-Applicant Signature

Date

X_____

X_____



Applicant's Name _____ Co-Applicant's Name _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please read this statement before completing the box below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encourage to do so. The law provides that a lender may neither discriminate on the basis of the information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

| Applicant | Co-Applicant |
|--|--|
| <input type="checkbox"/> I do not wish to furnish this information | <input type="checkbox"/> I do not wish to furnish this information |
| Race/National Origin: | Race/National Origin: |
| <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> American Indian or Alaskan Native |
| <input type="checkbox"/> Asian or Pacific Islander | <input type="checkbox"/> Asian or Pacific Islander |
| <input type="checkbox"/> White, not of Hispanic origin | <input type="checkbox"/> White, not of Hispanic origin |
| <input type="checkbox"/> Black, not of Hispanic origin | <input type="checkbox"/> Black, not of Hispanic origin |
| <input type="checkbox"/> Hispanic | <input type="checkbox"/> Hispanic |
| <input type="checkbox"/> Other (specify) _____ | <input type="checkbox"/> Other (specify) _____ |
| Sex: | Sex: |
| <input type="checkbox"/> Female | <input type="checkbox"/> Female |
| <input type="checkbox"/> Male | <input type="checkbox"/> Male |
| Date of Birth: ____/____/____ | Date of Birth: ____/____/____ |
| Marital Status: | Marital Status: |
| <input type="checkbox"/> Married | <input type="checkbox"/> Married |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Separated |
| <input type="checkbox"/> Unmarried (incl. single, divorced, widowed) | <input type="checkbox"/> Unmarried (incl. single, divorced, widowed) |

To Be Completed ONLY By The Person Conducting The Interview

| | |
|--|----------------------------|
| This application was taken by: <input type="checkbox"/> Face-to-face <input type="checkbox"/> By mail <input type="checkbox"/> By telephone | Name |
| | Signature _____ Date _____ |
| | Phone Number _____ |



WE BUILD STRENGTH, STABILITY, SELF-RELIANCE AND SHELTER.

Homebuyer Background Check and Lien Search

I voluntarily and knowingly authorize Habitat for Humanity of Horry County to check my credit and background as well as conduct a lien search for the purpose of verifying my eligibility for homeownership.

I also authorize Habitat for Humanity of Horry County to check the sexual offenders' database. My name on this database will make me ineligible for Habitat homeownership.

All information will be kept confidential and will be used in compliance with the Fair Housing Act.

Date: _____

Signature: _____

Print Name: _____

Other Names Used: _____

Current Address: _____

Previous Address: _____

Social Security Number: _____

Birth Date: _____

Note: Each Applicant and Co-Applicant will need to complete this form.



WE BUILD STRENGTH, STABILITY, SELF-RELIANCE AND SHELTER.

Dear Potential Habitat Homebuyer,

The below questions are in place to give you the opportunity to address any issues that may show up on your background check. Please answer the questions honestly. Failure to do so will result in automatic denial. Please note that in most cases a criminal record will not automatically disqualify you from the program.

1. Have you ever been arrested and/or convicted of a crime? (*Exp. Check fraud, assault, theft, etc.*) Please list each instance separately

2. If so, Please explain the nature each offense and any surrounding circumstances

3. Please state if you have completed your sentence, fine, or are on probation. Please also state if you have any remaining commitments such as community services, child support, etc.

4. If you answered yes to the above questions, please explain how you have moved past the experience and grown from it



1728 Highway 501
Myrtle Beach, SC 29501
(843)444-2420
Fax (843)448-2970

AUTHORIZATION TO RELEASE INFORMATION FORM
Habitat of Humanity Horry County

Note: Submitting an incomplete or illegible form may delay the background check results.

THE INFORMATION CONTAINED IN MY APPLICATION FOR EMPLOYMENT WITH Habitat of Humanity. (HEREINAFTER, "THE COMPANY") IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF. I UNDERSTAND THAT ANY MISREPRESENTATION OR FALSE STATEMENT MADE BY ME IN CONNECTION WITH THE APPLICATION OR ANY RELATED DOCUMENTS WHICH IS DEEMED MATERIAL BY THE COMPANY SHALL RESULT IN THE COMPANY NOT EMPLOYING ME OR, IF EMPLOYED, TERMINATING MY EMPLOYMENT. I UNDERSTAND AND AGREE THAT ALL INFORMATION FURNISHED IN MY APPLICATION AND ALL ATTACHMENTS MAY BE VERIFIED BY THE COMPANY OR ITS AUTHORIZED REPRESENTATIVE. I HEREBY AUTHORIZE ALL INDIVIDUALS AND ORGANIZATIONS NAMED OR REFERRED TO IN MY APPLICATION, STATE DEPARTMENT AND ANY LAW ENFORCEMENT ORGANIZATION TO GIVE THE COMPANY ALL INFORMATION RELATIVE TO SUCH VERIFICATION AND HEREBY RELEASE SUCH INDIVIDUALS, ORGANIZATIONS, AND THE COMPANY FROM ANY AND ALL LIABILITY FOR ANY CLAIM OR DAMAGE RESULTING THEREFROM. I HEREBY ACKNOWLEDGE THAT I HAVE BEEN INFORMED BY THE COMPANY THAT THE COMPANY MAY SEEK TO OBTAIN A CONSUMER REPORT AND/OR INVESTIGATIVE REPORT THAT WILL INCLUDE PERSONAL INFORMATION REGARDING ME, INCLUDING BUT NOT LIMITED TO, EDUCATIONAL HISTORY, WORK REFERENCES, DRIVING RECORD AND CRIMINAL CONVICTIONS OR ARREST RECORDS IF ALLOWED, IN ORDER TO ASSIST THE COMPANY IN MAKING CERTAIN EMPLOYMENT DECISIONS. *I ALSO ACKNOWLEDGE THAT DRIVING REPORTS AND CRIMINAL BACKGROUND INFORMATION MAY BE REQUESTED AT ANYTIME DURING MY EMPLOYMENT.* I FURTHER ACKNOWLEDGE NOTIFICATION BY THE COMPANY THAT REPORTS MAY BE PROVIDED TO THE COMPANY BY OTHER FIRMS SUBCONTRACTED FOR THAT PURPOSE. I, MY HEIRS, ASSIGNS AND LEGAL REPRESENTATIVES, HEREBY RELEASE AND FULLY DISCHARGE THE COMPANY, ITS PARENT AND AFFILIATED COMPANIES AND THE RESPECTIVE OFFICERS, DIRECTORS, SHAREHOLDERS, EMPLOYEES, AGENTS OF EACH, INCLUDING SUBCONTRACTORS, FROM ANY AND ALL CLAIMS, MONETARY OR OTHERWISE, THAT I MAY HAVE AGAINST THE COMPANY, ITS PARENT, AFFILIATES OR SUBCONTRACTORS, ARISING OUT OF THE MAKING, OR USE OF, EITHER A CONSUMER REPORT AND/OR INVESTIGATIVE REPORT, INCLUDING ANY ERRORS OR OMISSIONS CONTAINED OR OMITTED FROM SUCH REPORTS OR INVESTIGATIONS. THE COMPANY AGREES TO INFORM YOU IF AN EMPLOYMENT DECISION HAS BEEN INFLUENCED BY INFORMATION CONTAINED IN A CONSUMER REPORT, MADE AT OUR REQUEST BY Palmetto Testing. YOU MAY OBTAIN A FREE COPY OF THE REPORT WITHIN SIXTY DAYS BY CALLING Palmetto Testing AT (843) 413-0324. THE COMPANY WILL MAKE AVAILABLE TO YOU "A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT."

| | | | |
|--|-------------|---------------------------|----------------------------------|
| PRINT NAME: | | | |
| | <i>Last</i> | <i>First</i> | <i>Middle (Full not Initial)</i> |
| DATE OF BIRTH: | | SOCIAL SECURITY #: | |
| HOME PHONE #: | | BUSINESS PHONE #: | |
| GENDER: | | RACE: | |
| OTHER NAMES YOU HAVE USED (MAIDEN NAME & DATES USED): | | | |

Current and Previous Address- PROVIDE ALL ADDRESSES FOR THE PREVIOUS 5 YEARS (use extra page if necessary)
(Month/Year)

Street _____ ***From:*** _____
City, State, Zip, County _____ ***To:*** _____

Street _____ ***From:*** _____
City, State, Zip, County _____ ***To:*** _____

Street _____ ***From:*** _____
City, State, Zip, County _____ ***To:*** _____

For MVR only

| | | | |
|--------------------------------------|-----------------------|------------------------|-----------------------|
| DRIVER'S LICENSE INFORMATION: | | | |
| | <i>License number</i> | <i>Expiration Date</i> | <i>State of Issue</i> |

EMPLOYEE SIGNATURE: _____ **DATE:** _____
My signature above authorizes the release of the background report to the above Designated Employee Representative (DER) and Palmetto Testing Personnel.

Authorized By : (Company Agent): _____
Date: _____/_____/20____



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Employment Verification

Habitat for Humanity of Horry County requires employment verification for the past two years. The following form must be completed by the employer of the applicant and co-applicant (if applicable). If the applicant or co-applicant has not been at their current job for 2 years or more, additional forms will need to be completed by previous employers.

If there is any gap in employment, the applicant or co-applicant may submit a letter with the explanation of the gap in employment for consideration.

For any questions, please contact Family Services at (843) 650-8815 ext. 8003 or familyservice@habitatmb.org.



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Verification of Employment

PART A

Part A must be completely filled out by the Habitat applicant, signed and dated and returned to Habitat for Humanity of Horry County. Please ensure mailing address for employer is correct.

Name: _____

Employer: _____

Address: _____

Address: _____

Social Security Number: _____

I have applied for homeownership with Habitat for Humanity of Horry County. Please provide the salary and employment verification required below.

Signature of Applicant

Date

PART B

Part B must be completely filled out by the employer of the applicant listed above.

Is the applicant employed by you?

YES / NO Position: _____

Dates of employment? _____ TO _____

Probability of continued employment? YES / NO

Full time: YES / NO Part time: YES / NO

Hours per week: _____ # Hours per year: _____

Base Pay: \$_____/hour Salary: \$_____

Base Pay per year: \$_____per year

Does the applicant work overtime? YES / NO

Estimated overtime per week/yr: _____

Does the applicant receive commission? YES / NO

\$_____ Wkly/Mnthly/Qtrly/Yrly

Does the applicant receive Bonus/Tips? YES / NO

\$_____ Wkly/Mnthly/Qtrly/Yrly

Is this employment seasonal? YES / NO

Does the applicant draw unemployment in off season? YES/NO

Employer Signature

Employer Printed Name and Title

Date

Employer Phone Number

The above information is confidential and will be used to determine applicant's eligibility for homeownership.
Thank you for your cooperation.

Please return this form directly to:
Habitat for Humanity of Horry County
Attn. Family Services
165 Co Op Road
Myrtle Beach, SC 29588



WE BUILD STRENGTH, STABILITY, SELF-RELIANCE AND SHELTER.

For information about this form contact Family Services at (843) 650-8815 Ext. 8003 or familyservice@habitatmb.org.

Request for Verification of Rent

| PART 1 REQUEST | | | |
|--------------------------------------|------------------------|--|-----------------------------|
| 1. To: Name and address of Landlord | | 2. From: | |
| | | Habitat for Humanity of Horry County 165 Co Op Road Myrtle Beach, SC 29588 | |
| 3. Lender: | 4. Title: | 5. Date: | 6. Lender's No. (optional): |
| HFHHC-Michelle Morgan | Dir. Of Family Service | | |
| 7. Name and Address of Applicant(s): | | | |
| | | | |
| 8. Signature of Applicant(s): | | | |
| X | | X | |
| PART 2 VERIFICATION OF RENT | | | |

We have received an application for a loan from the above, to whom we understand you rent. In addition to the information requested below please furnish us with any information you might have that will assist us in processing the loan.

Tenant rented from: ____/____/____
To: ____/____/____

Is account satisfactory: YES / NO

Please explain: _____

Amount of rent: \$ _____ per _____

Number of late Payments: _____

(30 or more days late)

*Payment history for the previous 12 months must be provided in order to comply with secondary mortgage market requirements.

ADDITIONAL INFORMATION WHICH MAY BE OF ASSISTANCE IN DETERMINATION OF CREDIT WORTHINESS:

| | | |
|-------------------------------------|--------|-------|
| | | |
| Signature of Landlord/Rental Agent: | Title: | Date: |
| X | | |

*Habitat Applicant: Fill out 1,7, and 8 Including your signature in PART 1 and put with your application for home ownership. **DO NOT FILL OUT ANY OF PART 2**



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Rent Verification

Habitat for Humanity of Horry County requires rent verification for the past two years. The following form must be completed by the landlord of the application and co-applicant (if applicable). If the applicant has not been at their current residence for 2 years or more, additional forms will need to be completed by previous landlords.

For any questions, please contact Family Services at (843) 650-8815 ext. 8003 or at familyservice@habitatmb.org.



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Bank Verification

Habitat for Humanity of Horry County requires bank account verification for the past two years. The following form must be completed by the a bank employee.

For any questions, please contact Family Services at 843.650.8815 ext 8003 or familyservice@habitatmb.org.



Habitat of Horry County – Verification of Bank Deposits

PART A

Part A must be completely filled out by the Habitat applicant, signed and dated and returned to Habitat for Humanity of Horry County. Please ensure mailing address for employer is correct.

Name: _____
Address: _____

Employer: _____
Address: _____

SSN: _____

I have applied for homeownership with Habitat for Humanity of Horry County. Please provide verification of account information and banking deposits.

Signature of Applicant

Date

PART B

Part B must be completely filled out by the applicant listed above.

| <u>Type of Account</u> | <u>Acct# (last 4 digits only)</u> | <u>Current Balance</u> | <u>Avg. Balance (2 months)</u> | <u>Date Opened</u> |
|------------------------|-----------------------------------|------------------------|--------------------------------|--------------------|
| Checking | _____ | _____ | _____ | _____ |
| Checking | _____ | _____ | _____ | _____ |
| Savings | _____ | _____ | _____ | _____ |
| Savings | _____ | _____ | _____ | _____ |
| Other | _____ | _____ | _____ | _____ |

Have there been any overdrafts or NSF?

Yes

No

If yes, how many and when? _____

Any loans?

Yes

No

If yes, list current balance _____

Number of late payments on loan in the last 12 months _____

Further comments that may aid in determining creditworthiness of applicant?

Bank Employee Signature

Date



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Right to Receive Copy of Appraisal

Dear Applicant:

This letter is to notify you that if accepted into the Habitat for Humanity Homebuyer program we may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Habitat for Humanity of Horry County. Please do not hesitate to contact us with additional questions.

Michelle L. Morgan, MBA

Family Services Director

Habitat for Humanity of Horry County

P: 843-650-8815 ext. 8003

F: 843-650-8764

mmorgan@habitatmb.org or familyservice@habitatmb.org

Mortgage E-Sign Disclosure

This Habitat for Humanity of Horry County E-Sign Disclosure ("Disclosure") applies to the mortgage loan that you have requested. The words "we," "us," and "our" means Habitat for Humanity of Horry County and the words "you" and "your" mean the individual(s) who have applied for the loan.

As used in this Disclosure, "communication" means any authorization, agreement, disclosure, notice, or other information related to your mortgage loan, including but not limited to information that we are required by law to provide to you in writing.

When you select the **"Yes, I agree to receiving disclosures via e-mail."** box (on page two) this means, with respect to your mortgage loan, you agree that we may provide you with any communications relating to your mortgage loan in electronic format, and that we may discontinue sending mailed paper communications to you, unless/until you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to, **initial disclosures or agreements for your mortgage loan, notices or disclosures about a change in the terms of your loan and/or appraisals.** **If you select the ☐ No, I do not agree to receiving disclosures via e-mail.**

All Communications that we provide to you in electronic form will be provided via e-mail at the e-mail address you specify on this disclosure (on page two) or as provided to your Loan Officer during your mortgage loan application.

You may withdraw your consent to receive Communications in electronic form by contacting us at 843-650-8815 ext. 8003. We may treat your provision of an invalid e-mail address or the subsequent malfunction of a previously valid address as a withdrawal of your consent to receive electronic communications. We will not charge any fee to provide electronic communications or to process the 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.

It is your responsibility to provide us with a true, accurate and complete e-mail address, contact, and other information related to this disclosure and to maintain and update promptly any changes in this information. You can update such information (such as your e-mail address) by contacting your Loan Officer.

E-mail Communication Requirements: In order to access, view, and retain electronic communications that we make available to you, you must have:

- E-mail Address;
- Internet browser Internet Explorer;
- Adobe Acrobat Reader 8.0 or higher;
- An e-mail account with Internet service provider and e-mail software
- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing, communications received in electronic form from us via a plain text-formatted e-mail.

We will not send you a paper copy of any communication from us, 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 by telephone at 843-650-8815 ext. 8003. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to your 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.

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 your Early Disclosures, this Disclosure, your initial authorization to receive e-mail disclosures, any changes to that authorization, and any other communication that is important to you.

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.

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.

☐ **Yes, I agree to receiving disclosures via e-mail.**

☐ **No, I do not agree to receiving disclosures via e-mail.**

Customer Name: _____

Customer Signature: _____

E-Mail Address: _____

Loan Officer: _____

Date: _____





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Privacy Statement and Notice

At Habitat for Humanity of Horry County, we are committed to keeping your information private. We recognize the importance applicants, program families, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our clients, 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 name, address, social security number, 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 credit history, credit worthiness, etc.

Habitat for Humanity of Horry County 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 non-public 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 Habitat for Humanity of Horry County at (843) 650-8815 ext. 8004.



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FINAL NOTE

Did you use the checklist to ensure your application is complete?

Please call (843) 650-8815 ext. 8003 or email familyservice@habitatmb.org to schedule your appointment to submit your application, or mail to:

*Habitat for Humanity of Horry County
Attn: Michelle Morgan, Family Services Director
165 Co-Op Road
Myrtle Beach, SC 29588*

Deadline for Submission by Appointment or Received by Mail is September 29, 2023 at 12:00pm.

