



Habitat for Humanity of Northern Fox Valley
Self-Assessment Questionnaire

(This is NOT an application)

APPLICANT INFORMATION Please fill in all sections for the applicant (Person who is going to own the home)

Are you 18yrs of age or over? Yes / No Are you a US Citizen or Permanent Resident? Yes / No

Have you owned a home in the past 3yrs? Yes/No Have you defaulted on any monthly credit obligations in the past 12 months? Yes/No

Have you applied for or been discharged from a bankruptcy, short sale or foreclosure in the last 3 years? Yes / No

Have you been mandated by court to make any reoccurring montly payments? Yes/No Is your credit score above 620? Yes/No

Do you have any collections or judgments against you? Yes / No If so, is the combined amount over \$3,000? Yes / No

Do you have a charge off or reposession? Yes/No Do you have any deferred loans? Yes/No

Have you had a steady income in the U.S. for at least 2 years (including retirement, pension, SSI, childsupport, seperated maintenace)?Yes/No

Are your award benefits and/or court mandated income likely to conitnue for at least the next 3 years?

Have you been employed or self employed in the same line of business for the past 3years? Have you been at your job for 6 months?

Have you worked for the same employer for at least 6 months? Yes/No How do you get paid (Salary, Hourly, Commisison, Tips, Bonus etc)?

Hourly: (Hours x Wage) x Weeks = _____. Salary: Annual /12 mo = _____. Commission: (Commission x Frequency)x 12 mo = _____.

If your income was derived from self-employment, has your net income steadily increased? Yes/No

Is the combined amount of your monthly credit/loan payments or court mandated payments, lesser of either 5% of the outstanding collection or required payment, lesser of eihter 1% of the deferred balance or required payment or less than 13% of your inome? Yes/No

Is your need for better housing due to any of the following? Overcrowded, unsafe, hazardous living conditions, coliving or rent burden (paying more than 30% of your monthly income towards your rent) Rent Payment/ Income = _____.

(Complete If Applicable)

CO-APPLICANT INFORMATION Please fill in all the sections for the co-applicant (person sharing the home ownership)

Are you 18yrs of age or over? Yes / No Are you a US Citizen or Permanent Resident? Yes / No

Have you owned a home in the past 3yrs? Yes/No Have you defaulted on any monthly credit obligations in the past 12 months? Yes/No

Have you applied for or been discharged from a bankruptcy, short sale or foreclosure in the last 3 years? Yes / No

Have you been mandated by court to make any reoccurring montly payments? Yes/No Is your credit score above 620? Yes/No

Do you have any non-medical collections or judgments against you? Yes / No If so, is the combined amount over \$3,000? Yes / No

Do you have a charge off or reposession? Yes/No Do you have any deferred loans? Yes/No

Have you had a steady income in the U.S. for at least 2 years (including retirement, pension, SSI, childsupport, seperated maintenace)?Yes/No

Are your award benefits and/or court mandated income likely to conitnue for at least the next 3 years?

Have you been employed or self employed in the same line of business for the past 3years? Have you been at your job for 6 months?

Have you worked for the same employer for at least 6 months? Yes/No How do you get paid (Salary, Hourly, Commisison, Tips, Bonus etc)?

Hourly: (Hours x Wage) x Weeks = _____. Salary: Annual /12 mo = _____. Commission: (Commission x Frequency)x 12 mo = _____.

If your income was derived from self-employment, has your net income steadily increased? Yes/No

Is the combined amount of your monthly credit/loan payments or court mandated payments, lesser of either 5% of the outstanding collection or required payment, lesser of either 1% of the deferred balance or required payment or less than 13% of your inome? Yes/No

Is your need for better housing due to any of the following? Overcrowded, unsafe, hazardous living conditions, coliving or rent burden (paying more than 30% of your monthly income towards your rent- Rent Payment/ Income = _____.)

How many people will be living in the Habitat home? _____

List all other persons who will be living in the home with you, including children:

Name	Relationship	Age

QUALIFYING INCOME GUIDELINES:(Guidelines are determined by the family size. Does your annual income fall within the guidelines shown below? Include salary, child support, pension and social security/disability)

	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Minimum	\$30,920	\$35,320	\$39,720	\$44,120	\$47,680	\$51,200	\$54,720	\$58,240
Maximum	\$54,110	\$61,810	\$69,510	\$77,210	\$83,440	\$89,600	\$95,760	\$101,920

OTHER REQUIREMENTS:

Applicants must meet the following requirements:

- Be a citizen or permanent resident of the U.S.
- Be able to pay a 30-year mortgage (0% interest)
- Attend required home owner education classes
- Be willing to complete 250 hours per applicant of sweat equity towards the building of your home.



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* Information is subject to changes without notice, other terms and conditions applied.

This is not an offer for extension of credit or a commitment to lend.



Habitat for Humanity of Northern Fox Valley (HFHNFV) is an Equal opportunity Lender and Equal Opportunity Employer. An Illinois* Residential Mortgage Licensee. (MB- 6761323 / NMLS- 1673206) ILLINOIS DEPARTMENT OF FINANCIAL AND PROFESSIONAL REGULATION, 100 WEST RANDOLPH ST. 9TH FLOOR – DIVISION OF BANKING – MORTGAGE BANKING EXAMINATIONS, CHICAGO, IL 60601 PH # 312-793-3000 CHASE REHWINKEL, DIVISION DIRECTOR.