


I/we certify that I/we have read the application above and that the information that I/we provided is true and correct. Verification may be obtained from any source named in this application. I/we understand that this application can be cancelled at any time during the program if information provided is incorrect or untrue. I/we authorize Twin Cities Habitat for Humanity to examine my/our credit history, income, residency, and any other requirements throughout the application and home-buying process. Additionally, I/we certify that no members of our household are currently or will be involved in the future in any type of illegal activity and I/we authorize Twin Cities Habitat for Humanity to investigate my criminal history. As an applicant I/we acknowledge TCHFH has obtained non-public and public information for the application to be processed. I/we understand that TCHFH will keep this information in a secure place and will not be shared to any unauthorized parties.

_____	_____	_____	_____
Signature of Applicant 1	Date	Signature of Applicant 2	Date
_____	_____	_____	_____
Household member over 18	Date	Household member over 18	Date
_____	_____	_____	_____
Household member over 18	Date	Household member over 18	Date

Twin Cities Habitat for Humanity is pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, gender, familial status, national origin, age, disability, political affiliation or belief, sexual orientation, or status with regard to public assistance. If you have additional questions about Habitat's Affirmative Marketing Policy, then please contact the Family Services Director at 651-207-1700.

Equal Credit Opportunity Act (ECOA): Prohibits lenders from denying credit based on race, color, religion, national origin, sex, marital status, age or receipt of income from public assistance. Also applies to the extension of credit.

Regulation B: These regulations are applied when preparing to take, and the taking of: the application, evaluation of credit applications, the determination of they types of credit to be extended, notifying the applicant as to whether credit will or will not be extended, and the recordkeeping and file storage requirements. Within 30 days Twin Cities Habitat for Humanity will inform the applicant(s) of their status based on their credit evaluation.

 Twin Cities Habitat for Humanity is an Equal Opportunity housing agency and Equal Opportunity, Affirmative Action employer.