

**Habitat for Humanity of Glynn County application period for is open from
Saturday, November 1, 2025, through Sunday, November 17, 2025**

Step 1: Visit the Habitat for Humanity Website

- Go to the Habitat for Humanity website
<https://www.hfhglynn.org/>
- Click on "Homeownership" in the main navigation
- **OR** click on the dropdown menu under "Homeownership" and select Apply for a House

Step 2: Download and Print Required Documents

Download and print the following supportive documents the application:

- Application Checklist
- Credit Report Instructions
- Credit and Criminal History Disclosure and Authorization Release Form
- E-Sign Disclosure and Agreement

Step 3: Complete the Supportive Document Package

- Gather all additional documentation required by Application Checklist
- Fill out all downloaded forms completely
- Review all materials to ensure completeness and accuracy
- **Please note that all components of Step Three must be fully completed before proceeding to Step Four. Incomplete tasks in Step Three may prevent you from successfully completing certain parts of Step Four.**

Step 4: Submit Online Application

- Click on the link provided on the link on the Habitat for Humanity Homeownership page:
<https://hfhglynn.charityproud.org/PartnerFamily/Apply/2086>
- Complete the entire online application
- Submit the application online
- **Important:** You will receive a confirmation email after successful submission

Step 5: Schedule Document Drop-off

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To book your document submission appointment, call Tashawnta Wells-Abel at (912) 265-7455, ext. 113. All materials must be completed and ready beforehand, as copying services are not available. Appointment location: 1919 Glynn Ave, Units 9 & 10, Brunswick, GA 31520



Application Checklist

To ensure timely processing, please confirm that all required documents listed below have been submitted and that each applicable section of the application is fully completed.

1. Application Information Section:

If born in the United States:

_____ Copy of certified Birth Certificate (Applicant and/or Co-Applicant)

If NOT Born in the United States, ONE of the following (Applicant and/or Co-Applicant):

_____ US Certificate of Citizenship

_____ Certificate of Naturalization

_____ US Certificate of Birth Abroad

_____ Unexpired Permanent Resident Card (Green Card)

_____ INS Receipt for Application for Permanent Resident Status

Dependent(s) Information

Military Service Information

2. Willingness To Partner Section

3. Present Housing Condition Section

4. Property Information Section: Provide a statement of asset value, land, or property, if applicable. Please provide a statement of property tax bill.

_____ Property

5. Employment Information Section:

_____ If you have had more than two jobs in the past two years, you must provide separate page providing all of the information.

_____ Provide the last two tax returns filed with the IRS (Form 1040EZ or 1040 including all Schedules) for Applicant and Co-Applicant. If you are self-employed, you must include the last three tax returns filed with the IRS (including all schedules).

_____ Form W-2 for last two years for Applicant and Co-Applicant

6. Monthly Income Information Section:

_____ Please provide the last three months of pay stubs for each full-time and part-time job currently held by Applicant and Co-Applicant. Pay stubs must show gross pay and all deductions.

- If paid monthly, send 3 most recent pay stubs
- If paid on 15th and 30th, send 6 most recent pay stubs
- If paid every two weeks, send 6 most recent pay stubs
- If paid every week, send 12 most recent pay stubs
- If self-employed, report an average of your last 12 months income. Please provide your most recent six-monthly bank statements must also be provided, as well as any other documentation supporting income received through self-employment.

- ☐ Award letters from Social Security for SSI, Disability, and/or Widower's Benefits
- ☐ Child support or alimony must include:
- ☐ Divorce Decree
- ☐ Court Order for child support
- ☐ Copies of child support payments (last 6 payments made)
- ☐ Child Support Recovery Documents (court dates, appeals)

7. Down Payment & Closing Cost Section

8. Asserts Information Section: In this section, please provide the account balance for each the account listed for both the Applicant and Co-Applicant.

Please provide copies of the statement including complete bank statements for the past three months for each banking account noted on your application for both Applicant and Co-Applicant. If you are self-employed, you must include statements for the past six months. Please note that ALL pages of the bank statements must be included (even if blank). Only complete bank statements are acceptable. On-line transaction histories or activity reports are NOT acceptable.

- ☐ Checking Account(s)
- ☐ Savings Account(s)
- ☐ Retirement Account(s) — 401(k), 403(b), IRA or other Retirement or Pension acct
- ☐ Other Investment Account(s), Stocks, Bonds, CDs held.

Please provide a statement of asset value vehicle if applicable.

- ☐ Vehicle

9. Liabilities Information Section: A liability represents a financial responsibility or debt owed by an individual, company, or organization to another party. The examples provided are not exhaustive and can include other forms of liabilities.

- ☐ Credit Card Debt – Outstanding balances credit card(s) balance.
- ☐ Car Loans – Outstanding vehicle(s) loan amount.
- ☐ Student Loans – Outstanding balance(s) loan amount.
- ☐ Personal Loans – Outstanding balance(s) loan amount.
- ☐ Medical Debt – Unpaid medical bills or debt from health-related services.

Expenses Information Section: Please enter the total amount for monthly expense listed below, if applicable. Please provide a copy of the last statement.

- ☐ Rent, copy of lease and proof of payment
- ☐ Water and/or Sewer (utility)
- ☐ Gas (utility)
- ☐ Electric (utility)
- ☐ Cable/Internet Services
- ☐ Telephone (home and all cell phones)
- ☐ Alimony/Child Support
- ☐ Car Payment (for each car loan)
- ☐ Car Insurance (for all cars)
- ☐ Health Insurance
- ☐ Credit Card Statement(s)
- ☐ Student Loan Statement(s)
- ☐ Child Support – Court-ordered monthly payments.
- ☐ Alimony – Court-ordered monthly payments.

10. Declarations Information Section: Please check the box next to all statements that apply to you. If you answer "yes" to any of the following questions (or "no" to the final question regarding your U.S. citizenship), kindly provide an explanation in the text boxes provided.

11. Signature Section

12. Right for Appraisal Section

13. Demographic Information Section

14. Unmarried Addendum Section

15. Reasons to be Selected Section: Brief explanation (**500 words or less**) of why you need a Habitat Home.

16. Equal Credit Opportunity Act Notice

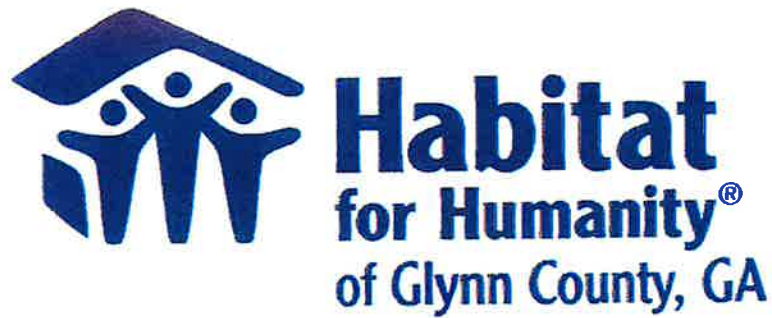
17. Unmarried Partner Information Section

18. Forms:

_____ **Credit Report Instructions** A credit report for each Applicant/Co-Applicant (only one report per person is required from one of the companies that provides a free annual credit report).

_____ **Credit & Criminal History Disclosure & Authorization Form** – Download and sign (with date) for the Applicant, Co-applicant, and anyone else over the age of 18 who will be living in the Habitat home.

_____ **E-Sign Disclosure Form** – Download and sign (with date) for the Applicant, Co-applicant, and anyone else over the age of 18 who will be living in the Habitat home.



Dear Applicant:

As part of your application package, you are required to submit a credit report (dated within the four-week time period prior to submitting your application) for both the Applicant and Co-Applicant (if applicable).

Under the FACT Act amendments to the Fair Credit Reporting Act, you are entitled to a free credit report once every twelve months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion.

Reports requested on-line can be instantly retrieved and printed. However, reports requested by phone or by mail may take up to three weeks to receive. In order to be able to submit a complete application (including credit reports) by the submission deadline, you will need to request your credit reports as soon as possible. It is not necessary to request your report from ALL 3 companies. We only require one report so only select one of the companies and print the report. Our preference is the report from TransUnion but we will accept any of the 3 companies.

To request your free credit report on-line, please visit the following website:

www.annualcreditreport.com

**PLEASE NOTE:**

Separate copies of this form must be completed and submitted by the Applicant, Co-Applicant and anyone else that will be living in the Habitat home over the age of 18.

Credit & Criminal History Check
Disclosure and Authorization Release Form

Applicant's Full name: _____
Last First Middle Suffix (Sr., Jr.)

Previous Name Used: _____
Last First Middle Suffix (Sr., Jr.)

Social Security Number: _____ - _____ - _____ Date of Birth: _____
(For verification only) Month Day Year

Driver's License State: _____ Driver's License Number: _____

Current Address: _____
Street Address (Apt.)

City State Zip Code

By signing below I hereby authorize Habitat for Humanity of Glynn County, GA (HFH Glynn) and Credit Data Solutions dba Service 1st Info Systems and its agents to obtain a Consumer/Investigative Consumer Report on me as part of its background investigation process for screening purposes. I understand that this report may include, but is not limited to records containing criminal, credit and driving history information, drug testing, work history and verification of academic and/or professional credentials. I hereby release and discharge HFH Glynn, Credit Data Solutions dba Service 1st Info Systems, and its affiliates, and its agents from any liabilities, expenses, losses, damages for this investigative process to include the accuracy or timeliness of information obtained from other sources.

I also acknowledge that I have been provided with a summary of my rights under the federal Fair Credit Reporting Act.

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under HFH Glynn program(s). It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

I certify that the information provided is true and complete. Any false statement on this form and/or the application shall be considered sufficient cause for termination of my application at any time.

Signature: _____ Date: _____



E-SIGN ACT DISCLOSURE AND AGREEMENT

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 Habitat for Humanity of Glynn County, GA.
 - 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 twells@habitatglynncounty.org and Habitat for Humanity of Glynn Co P.O. Box 296, Brunswick, GA 31521. 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. We will not impose any fee 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.
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 twells@habitatglynncounty.org and Habitat for Humanity of Glynn Co P.O. Box 296, Brunswick, GA 31521.
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 data 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 twells@habitatglynncounty.org and Habitat for Humanity of Glynn Co P.O. Box 296, Brunswick, GA 31521. 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.

Sincerely,

Habitat for Humanity of Glynn County, GA

Consent to Use Electronic Records and Signatures

By agreeing to this Agreement, Customer consents to the use of electronic records and signatures in connection with all transactions and communications with Company. This consent is pursuant to the federal Electronic Signatures in Global and National Commerce Act ("E-SIGN Act"), 15 U.S.C. § 7001 et seq., and any applicable state laws, including but not limited to the laws of the State of Georgia.

Acknowledged and Agreed to by:

Name: _____

Date: _____