

HOME FOR SALE

AFFORDABLE HOME LOAN AVAILABLE



Similar Model Pictured Here

Features

Sq. Feet: 1,500 approx.

Bedrooms: 3

Bathrooms: 1

Levels: Single-level

Parking: 2 Stall Attached
Garage

Yard: Unfenced

Flooring: Carpet/Vinyl

Year Built: 2019

Extras

Storm Shelter
Landscaping

2215 Logan Dr., Waterloo

Est. Mortgage: \$850/month (30 year loan)

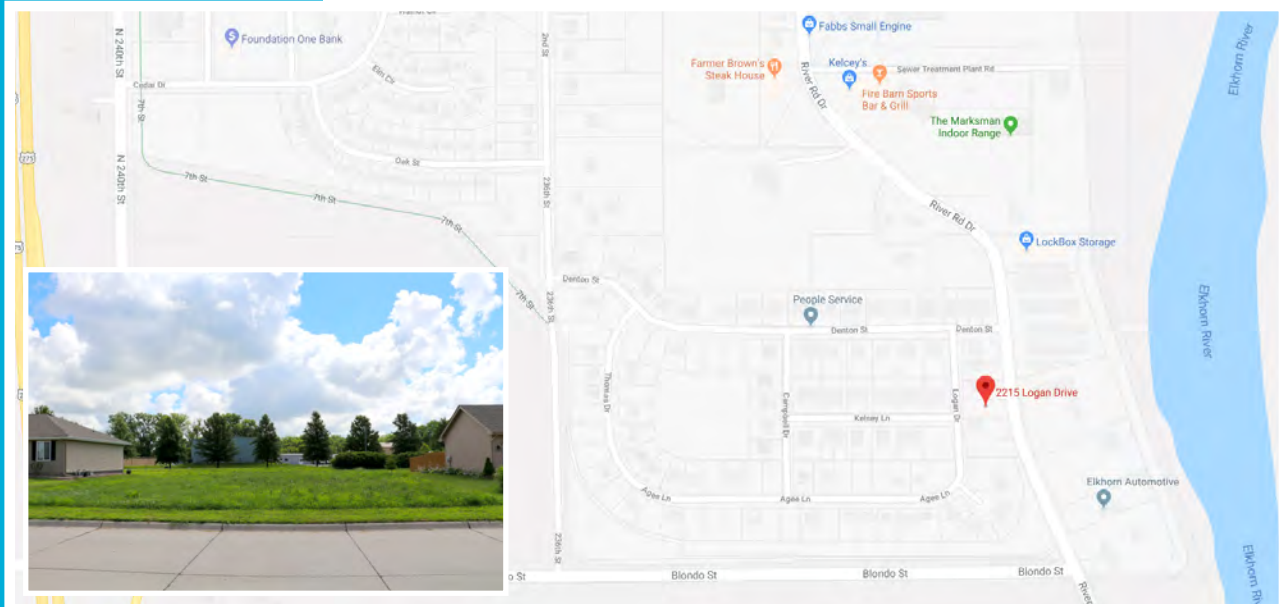
Available: Fall 2019

Construction: New Build

Affordable Homeownership

Learn more Habitat for Humanity's Homeownership Program and find out how you could apply to purchase this house by contacting Madalena Nak at mnak@habitatomaha.org or 402.884.1254.

 **Habitat for Humanity**[®]
of Omaha



Homes at River Road

2215 Logan Dr., Waterloo, NE 68069

Neighborhood Highlights

Schools: Douglas County West Elementary, Middle and High

Park: Chapel Hill Park and Pool in Elkhorn (within a 10 minute drive)

Shopping: Family Fare Supermarket (within a 10 minute drive)

Library: Agnes Robinson Waterloo Public Library

Points of Interest: Ideal small town living within a 10 minute drive of West Omaha.

Habitat for Humanity Homeownership

It doesn't take a lot of money, or perfect credit. All you really need is a willingness to partner with Habitat. That's exactly what parents throughout our community are doing every day for their children. Studies show that homeownership helps kids do better in school and have higher self-esteem. Habitat's affordable loan can make that future a little more attainable.

Learn More Today!

Find out how you can own a home and build a better future for your family. Apply now by contacting Madalena Nak at 402.884.1254 or mnak@habitatomaha.org.



1. Housing Need

Current housing is inadequate, substandard, or unaffordable.

Income Guidelines: Numbers are from HUD Income Limits, 2018, Omaha Metropolitan Area. The household's gross monthly income (before taxes and deductions) should fall in the following range (for household size greater than 8, please contact our office):

# people in family	1	2	3	4	5	6	7	8
MONTHLY Gross Income								
Minimum (30% median)	\$1,429.16	\$1,633.00	\$1,837.50	\$2,091.66	\$2,451.66	\$2,811.66	\$3,171.66	\$3,531.66
Maximum (80% median)	\$3,808.00	\$4,252.00	\$4,896.00	\$5,440.00	\$5,875.20	\$6,310.40	\$6,745.60	\$7,180.80

2. Ability to Pay

- Applicant(s) must have a reliable, steady and verifiable source of income for the last 2 years. The income should be expected to continue for the next 5 years of the mortgage.
- Credit history shows ability to repay the loan, with minimal late payments in the past 2 years.
- Good rental history within the last year.
- Collections, charge offs, and judgments more than \$2,000 will require free credit counseling before application.
- Bankruptcy needs to be discharged a minimum of 2 years with re-established credit.
- Must be a U.S. Citizen or permanent resident.

3. Willingness to Partner

Families will partner with Habitat Omaha in several important ways.

- Sweat equity (volunteer hours) – 350 hours (for 2 applicants) and 250 hours (for 1 applicant), which is about 15-20 hours per month. Sweat equity hours can be earned on construction sites, at Habitat ReStores or in our office.
- Applicant(s) must:
 - complete a series of educational workshops.
 - be willing to purchase a Habitat Omaha house and make regular monthly mortgage payments for a 20-30 year mortgage.

Prepare

- Complete the **program application** and all the required forms (enclosed). Please answer all the questions before turning in your program application.
- Gather all the required program application materials.

Provide

- Identification:** All adults (household members over 18 years old) must submit their **photo ID and social security card**. Acceptable forms of ID are Nebraska State Driver's License or State Issued ID, and/ or Permanent Resident Card.
- Income Verification:** All adults who are employed must submit the most recent **30 days of pay stubs** from every employer. **Please provide the two most recent years of W2s** (if 2017 W2s are not available, please provide the final paystub from December 2017).
 - o **Tax information:** All **self-employed adults** must submit tax information for the **last two years of taxes**. It may take several weeks to receive documents from the IRS. You can call the IRS at 1-800-829-1040.
 - o **Verification of *Other* Income:** If *anyone* in the household receives any other type of income such as alimony, child support, social security, or disability, please provide documentation to show proof of the income.
 - To request a proof of income for SSI, SSDI, please call 1-800-772-1213 or go to www.SocialSecurity.gov to obtain this information.
- Please make copies of original documents.
- Please bring or mail the program application and documents to:

Where

Habitat for Humanity of Omaha
1701 N. 24th Street, Omaha, NE 68110
Attention: **Madalena Nak**

To better assist you, please check 'Yes' or 'No' indicating whether you need translation services.

Yes No If yes, please indicate which language and interpreter if available: _____

Referral Information

Have any applicants applied for Habitat Omaha's Homeownership Program in the past?		
How did you (the applicant) hear about Habitat's program? (check all that apply)		
<input type="checkbox"/> Friends/Family	<input type="checkbox"/> Habitat Newsletter/Email	<input type="checkbox"/> Place of Worship
<input type="checkbox"/> Other Non-Profit	<input type="checkbox"/> Habitat Website	<input type="checkbox"/> School
<input type="checkbox"/> Other (please describe):		
How have you (the applicant) searched for housing in the past 12 months? (check all that apply)		
<input type="checkbox"/> Craigslist	<input type="checkbox"/> Douglas County Housing Authority	<input type="checkbox"/> Family Housing Advisory Services
<input type="checkbox"/> Holy Name Housing	<input type="checkbox"/> Look for "For Sale"/"For Rent" signs	<input type="checkbox"/> NeighborWorks
<input type="checkbox"/> Omaha Housing Authority	<input type="checkbox"/> Trulia	<input type="checkbox"/> Zillow
<input type="checkbox"/> Other (please describe):		

Employment

Applicant's Employment		Applicant's Second Employment	
Applicant			
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Self-Employed			
Co-Applicant's Employment		Co-Applicant's Other Employment	
Name:			
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Self-Employed			

Second Co-Applicant's Income		Second Co-Applicant's Other Income	
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Third Co-Applicant's Income		Third Co-Applicant's Other Income	
Current Employer: Primary Job		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary:		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Have you been employed at the same job less than 2 years?		Seasonal Pay Rate	
Previous Employer		Seasonal, Hours/Week	
Previous Job Title		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	
Household Member (1) Income		Household Member (1) Other Income	
First Name			
Current Employer		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Seasonal Pay Rate		Seasonal Pay Rate	
Seasonal, Hours/Week		Seasonal, Hours/Week	
Seasonal Weeks/Year		Seasonal Weeks/Year	
I.C. Income Most Recent Tax Year		I.C. Income Most Recent Tax Year	
I.C. Income Previous Tax Year		I.C. Income Previous Tax Year	

Household Member (2) Income		Household Member (2) Other Income	
Name			
Current Employer		Current Employer (Second Job and / or Part Time)	
Job Title		Job Title	
Hire Date		Hire Date	
Monthly Salary		Monthly Salary	
Regular Hourly Pay Rate		Regular Hourly Pay Rate	
Regular, Hours/Week		Regular, Hours/Week	
OT Hourly Pay Rate		OT Hourly Pay Rate	
OT, Hours/Week		OT, Hours/Week	
Seasonal Pay Rate		Seasonal Pay Rate	
Seasonal, Hours/Week		Seasonal, Hours/Week	
Seasonal Weeks/Year		Seasonal Weeks/Year	
Income Most Recent Tax Year		Income Most Recent Tax Year	
Income Previous Tax Year		Income Previous Tax Year	

Other Income Received (Social Security, Pensions, Foster Care, Etc)

	Type	Received
Additional Income		
Additional Income		
Additional Income		

NEED FOR HOUSING

Current Monthly Rent	
Landlord Name	
Landlord Phone Number	
Do you receive housing or rental assistance?	
If yes, how much do you receive per month?	
Do you receive money from one of the following sources:	
OHA	Section 8
	Douglas County
	Other

Current Housing Needs

Rent too Expensive	Heating Issues	Plumbing Issues
Unstable Living Arrangements	Pest/Rodents	Structural Damage
Overcrowding	Mold	Unsafe Environment

Have any applicants tried to obtain a bank home loan?	
How many people plan to live in the Habitat home?	
Do you need to buy a home that can accommodate a wheel chair or other mobility device?	

Declarations

	Applicant	Co-Applicant
a. Are there any outstanding judgments against you?		
b. Have you been declared bankrupt in the past 7 years?		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		
d. Are you a party to a lawsuit?		
e. Have you been obligated on any loan resulted in foreclosure, transfer of tile in lieu of foreclosure, or judgement?		
f. Are you presently delinquent or in default on any Federal debt or any other loan mortgage financial obligation bond or loan guarantee?		
g. Are you obligated to pay alimony, child support, or separate maintenance?		
h. Is any part of the down payment borrowed?		
i. Are you a co-make or endorse on a note?		
j. Do you intend to occupy the property as your primary residence?		
k. Have you had ownership interest in a property in the last three years?		

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 FTC Regional Office for the Midwest Region, 55 West Monroe St., Suite 1825, Chicago, IL 60603 or Federal Trade Commission, Equal 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.

X	

WILLINGNESS TO PARTNER

All applicants understand that Habitat communicates about application status by email whenever possible, and all applicants agree to check their email regularly if an email address was provided with this application.	Yes or No
All applicants understand that they are applying to buy a home with Habitat for Humanity and they are prepared to make on-time monthly mortgage payments that will increase over time due to property tax and insurance increases.	Yes or No
All applicants are willing to complete partnership requirements that include attending homebuyer education classes, sweat equity per applicant volunteering with Habitat, and \$500.00 down payment.	Yes or No
All applicants understand that by submitting this application, they are authorizing Habitat for Humanity of Omaha to evaluate their actual need for the Habitat homeownership program, their ability to repay an affordable loan and other expenses of homeowners, and their willingness to be a partner through sweat equity. This determination will include a credit check, examination of income tax records, a background check, and potential verification by applicant's landlord or employer.	Yes or No
All applicants agree to notify Habitat of any change in their financial or living situation after this application is submitted.	Yes or No
All applicants understand that they are applying to the Habitat program in order to obtain a Habitat loan and that non-payment may negatively impact credit and result in foreclosure.	Yes or No
All applicants understand that Habitat for Humanity of Omaha may order an appraisal in connection with a Habitat loan and we may charge the applicant for this appraisal. Upon completion of the appraisal, we will promptly provide a copy, even if the loan does not close.	Yes or No
All applicants acknowledge they have received and reviewed the Applicant Privacy Statement (please review).	Yes or No
Applicant(s) attest that all information provided in this application is true and accurate. If information is found to be fraudulent, Applicant(s) may be denied from the program and prohibited from reapplying at any time. Applicant(s) understand that if even if they have already been selected to receive a Habitat home, they 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 of Omaha even if the application is not approved.	Yes or No



Information for Government Monitoring Purposes

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant

I do not wish to furnish this information.

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Race (may select more than one)

<input type="checkbox"/>	American Indian or Alaskan Native
<input type="checkbox"/>	Asian
<input type="checkbox"/>	Black/African American
<input type="checkbox"/>	Native Hawaiian or Other Pacific Islander
<input type="checkbox"/>	White

Sex

Female

Male

Birthdate:

Marital status:

Married Separated
Unmarried (single, divorce, widowed)

Co-Applicant

I do not wish to furnish this information.

Ethnicity

Hispanic or Latino

Not Hispanic or Latino

Race (may select more than one)

<input type="checkbox"/>	American Indian or Alaskan Native
<input type="checkbox"/>	Asian
<input type="checkbox"/>	Black/African American
<input type="checkbox"/>	Native Hawaiian or Other Pacific Islander
<input type="checkbox"/>	White

Sex

Female

Male

Birthdate:

Marital Status:

Married Separated
Unmarried (single, divorce, widowed)

To be completed by the Habitat staff who conducted the interview

Face-to-face interview X _____

By Mail Interviewer's Name
 By telephone Date

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 affirmation advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, creed or age.



Habitat for Humanity of Omaha Privacy Statement and Notice

At Habitat for Humanity of Omaha, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, 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; and
- 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 you're your loan balance and payment history.
- Information we receive from a consumer reporting agency such as your credit history.

Habitat for Humanity of Omaha 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 Omaha Inc. at 402-457-5757.

AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Omaha 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. I understand that the evaluation will include personal visits, credit checks, and employment verification. I give my permission for the release of this information from credit reporting agencies, Debt Collection Agencies (e.g: MCA, GSB, CFC, etc.) and any other pertinent company or organization to Habitat for Humanity of Omaha.

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 home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity of Omaha screens all borrowers on the sex offender registry and completes a criminal background check. By completing this application, I am authorizing the criminal background check and sex offender registry check.

Borrower Signature	Date	Co-Borrower Signature	Date
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Borrower Printed Name	Co-Borrower Printed Name
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If the borrower or co-borrower are not married to each other, then we request, but do not require, authorization and release from their spouses if they reside in the household.

Non-applicant Spouse Signature	Date	Non-applicant Spouse Signature	Date
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Non-applicant Spouse Printed name	Non-applicant Spouse Printed Name
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ZERO INCOME AND/OR UNEMPLOYED CERTIFICATION FOR HOUSEHOLD MEMBERS

In connection with the Habitat Omaha Homeownership Program, I certify as a **household member** that I collect **zero income**. This income includes wages from employment, income from operation of a business, rental income, unemployment, disability, public assistances, child support, social security payments, Veteran's benefits, and any other source not name above.

I am currently unemployed and DO NOT receive unemployment benefits. I certify that the information presented above is true and accurate. I understand that providing false representations herein may constitute an act of fraud. I acknowledge the information provided being used for the specific purpose of determining whether my household is eligible for Habitat for Humanity of Omaha's Homeownership Program.

Printed Name	Date	Signature	
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Printed Name	Date	Signature	
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Printed Name	Date	Signature	
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