



"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 nation origin."

51 Austin Street, Danbury, CT 06810 (203) 744-1340

## APPLICATION FOR HOME OWNERSHIP

Please answer every question as completely as possible. If the correct answer to a question requesting a number is "zero", please enter "0" rather than leaving it blank. If you feel that a question does not pertain to you, please indicate "N/A" (not-applicable) instead of leaving the question blank.

APPLICANT INFORMATION	
Applicant	Co-Applicant
Name: <u>David A. Espinal</u>	Name: <u>Rosa Perez</u>
Present Address: <u>1A Bergh St.</u> Street <u>Danbury CT 06810</u> City State Zip	Present Address: <u>1A Bergh St.</u> Street <u>Danbury CT 06810</u> City State Zip
Own <input type="checkbox"/> Rent <input checked="" type="checkbox"/> Number of years <u>4</u>	Own <input type="checkbox"/> Rent <input checked="" type="checkbox"/> Number of years <u>4</u>
Social Security # <u>128-94-2092</u>	Social Security # <u>049-88-6176</u>
Date of Birth: <u>9/26/87</u>	Date of Birth: <u>10/11/78</u>
Home Phone:	Home Phone: <u>3</u>
Cell Phone: <u>347-740-1947</u>	Cell Phone: <u>203-544-3861</u>
Work Phone:	Work Phone:
Email address: <u>Despinal0321@gmail.com</u>	Email address: <u>despinal0321@gmail.com</u>
Married <input type="checkbox"/> Separated <input type="checkbox"/> <u>Unmarried</u> (single, divorced, widowed)	Married <input type="checkbox"/> Separated <input type="checkbox"/> <u>Unmarried</u> (single, divorced, widowed)

If living at present address for less than two years, complete the following:

Previous Address (street, city, state, zip code)	Previous Address (street, city, state, zip code)
Own <input type="checkbox"/> Rent <input type="checkbox"/> Number of years _____	Own <input type="checkbox"/> Rent <input type="checkbox"/> Number of years _____

Others who will live with you in the Habitat home if you are selected:

	Name	Date of Birth	Sex (m/f)	Relationship
1.	<u>Christaly Cruz</u>	<u>8/10/97</u>	<u>F</u>	<u>Daughter - Rosa</u>
2.	<u>Victor Arena Jr</u>	<u>7/11/2004</u>	<u>M</u>	<u>Son - Rosa</u>
3.				
4.				
5.				
6.				

### FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE

Date Application Received: _____			Date Application Completed: _____
More Information Requested? Yes <input type="checkbox"/> No <input type="checkbox"/>	Date letter sent: _____		
Date of Home Visit: _____	Committee Decision: Accepted <input type="checkbox"/> Denied <input type="checkbox"/>	Date letter sent: _____	

**WILLINGNESS TO PARTNER**

To be considered for a Habitat home, you and your family must be willing 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 clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS

Applicant:  Yes  No Co-Applicant:  Yes  No

**PRESENT HOUSING CONDITIONS**

Do you currently: Own  Rent  Other (explain) \_\_\_\_\_

Number of Bedrooms (please check) 1 2  3 4

Other rooms where you are living:  Kitchen  Bathroom  Living room  Dining room Other (please describe) \_\_\_\_\_

Monthly Rent \$ 1350.00 Does your rent include utilities? YES  NO

If yes, which utilities are included? Water Gas Heat Oil Electricity Garbage Other \_\_\_\_\_

Name of Landlord George Phone 203-241-1539

Landlord's Address Sanbury, CT

Describe the condition of the apartment or house where you live. Why do you need a Habitat for Humanity house?  
Apartment conditions are very poor we would love to provide better living conditions to our children as well a better environment.

**APPLICANTS LEGAL NAME(S)**

If you are approved for a Habitat for Humanity home, how should your name appear on the legal documents?

**Applicant**  
David A. Espinal  
 (Please Print)

**Co-Applicant**  
Rosa Perez  
 (Please Print)

**EMPLOYMENT INFORMATION**

Applicant		Co-Applicant	
Name and address of <b>current</b> employer <u>Red Lobster Backus Ave, Danbury</u>	Years at this job <u>4 years-present</u> Gross pay per month <u>1868.00</u>	Name and address of <b>current</b> employer <u>Memry Corp/Hamilton Grays Bridge Rd. Bethel</u>	Years at this job <u>1 month</u> Gross pay per month <u>1840.00</u>
Type of business <u>Seafood Restaurant</u>	Business contact phone <u>203-730-1104</u>	Type of business <u>Aerospace, Medical</u>	Business contact phone <u>203-456-1800</u>

If working at current job/less than one year, complete the following information

Name and address of <b>previous</b> employer <u>Putnam Precision Brewster, NY</u>	Years at this job <u>3 months-Present</u> Gross pay per month <u>1540.-</u>	Name and address of <b>previous</b> employer <u>Kimchuk Inc. Corporate Dr. Danbury</u>	Years at this job <u>3</u> Gross pay per month <u>2124.00</u>
Type of business <u>Precision</u>	Business contact phone <u>845-278-2141</u>	Type of business <u>Contract Mfg.</u>	Business contact phone <u>203-790-7800</u>

	Applicant	Co-Applicant
Average # of hours worked each week	80 80	40
My normal work hours are	80	40
Average # of overtime hours worked each week	Sometimes 4	0
After taxes/deductions my net income is	670.35/wk	402.40/wk
Amount each month put in savings or retirement account	0	0

MONTHLY INCOME (Include income for all members of your household)			
	Applicant	Co-Applicant	Others in household
Gross pay per month	\$ 3408.00	\$ 1840.-	
Alimony	\$	\$	
Child support per week	\$	\$ 87	
AFDC/TANF	\$	\$	
Food Stamps	\$	\$	
Social Security / Disability	\$	\$	
Unemployment	\$	\$	
Disability	\$	\$	
Other	\$	\$	
<b>TOTAL MONTHLY INCOME</b>	\$ 3408.-	\$ 1927.-	

COMBINED HOUSEHOLD MONTHLY BILLS				
Rent	\$ 1350	Child care	\$	
Alimony	\$	End date:	School lunch	\$
Child support	\$ 348.-	End date: <del>1/1</del>	Student loans	\$
Gas / Oil (monthly avg.)	\$ included		Cable / Internet	\$ 76
Electric (monthly avg.)	\$ 250.-		Car payments	\$
Garbage	\$		Renter's insurance	\$
Water / Sewer	\$		Health insurance	\$
Phone / cell (monthly avg.)	\$ 25		Car insurance	\$ 225 3 years
Credit card(s)	\$		Other (explain)	\$
<b>TOTAL MONTHLY EXPENSES: \$ 2274.10</b>				

ASSETS			
List Checkings, Savings, Brokerage, 401k Accounts (etc) for all members of your home (use separate sheet if necessary)			
Name(s) on account	Financial Institution	Account Number	Amount
David Espinal	Chase	000000982795189	\$ 4383.49
Rosa Perez	Wells Fargo	5537883784	\$ 2570.16
			\$
			\$

DEBTS			
To whom do you and the Co-applicant owe money?			
Include stores, credit cards, finance companies, child support, tuition and any unpaid debts that may be reported on a credit report.			
Name(s) on account	Company/person you owe	Monthly payment	Unpaid balance
Rosa Perez	Sprint	\$ payment arrang.	\$ 300.-
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
Do you own a car(s)?	Yes	No	
	Make(s)	Model(s)	Year(s)
	Honda	Civic	97
	Honda	Civic	98
	Honda	CRV	98
Total amount of monthly car payment(s) \$	0	Unpaid balance:	
What is your yearly car insurance cost? \$	2700.00	=	3 cars

**DECLARATIONS**

**Please check the box that best answers the following questions for you and the Co-Applicant**

	Applicant		Co-Applicant	
	Yes	No	Yes	No
a. Are you a U.S. citizen or permanent resident alien?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
d. Are you currently involved in a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
e. Are you paying alimony or child support?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
f. Do you have any debt because of a court decision against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
g. Do you own a home or property in the United States or outside the United States?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Answering "yes" to questions b through g above does not automatically disqualify you. If you answered "yes" to any question b through g, however, please explain on a separate sheet of paper.

**AUTHORIZATION AND RELEASE**

I understand that by filing this application, I am authorizing Housatonic Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. 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 copy of this application will be retained by Housatonic Habitat for Humanity even if the application is not approved.

I understand that Housatonic Habitat for Humanity requires that sex offender and criminal background checks be conducted for all potential partner families, board members, employees and key volunteers.

DAVID ESPINAL      3/30/15      [Signature]      3/30/15  
 Applicant Signature      Date      Co-Applicant Signature      Date

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for CO-Applicant.

**Housatonic Habitat for Humanity does not discriminate on the basis of race, sex, sexual orientation, color, age, handicap, religion, national origin, marital status, familial status or because all or part of the income is derived from any public assistance program that will produce income for the long term.**

## Voluntary Information

The following information is requested by the Federal government for certain types of loans related to a dwelling 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 encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information, under Federal regulations the lender is required to note race or national origin on the basis of visual observation or surname. If you do not wish to furnish this information, please "X" below.

Applicant	Co-Applicant
I do not wish to furnish this information	I do not wish to furnish this information
<p><b>Race/National Origin:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> American Indian/Alaskan Native</li> <li><input type="checkbox"/> Asian/Pacific Islander</li> <li><input type="checkbox"/> Black/African American</li> <li><input type="checkbox"/> Caucasian</li> <li><input type="checkbox"/> Asian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</li> <li><input type="checkbox"/> Asian AND Caucasian</li> <li><input type="checkbox"/> Black/African American AND Caucasian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</li> <li><input type="checkbox"/> Other (specify _____)</li> </ul> <p><b>Ethnicity:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Hispanic</li> <li><input type="checkbox"/> Non-Hispanic</li> </ul> <p><b>Gender:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Female</li> <li><input type="checkbox"/> Male</li> </ul> <p><b>Birth date:</b> ____ / ____ / ____</p> <p><b>Marital Status:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Married</li> <li><input type="checkbox"/> Separated</li> <li><input type="checkbox"/> Unmarried (single, divorced, widowed)</li> </ul>	<p><b>Race/National Origin:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> American Indian/Alaskan Native</li> <li><input type="checkbox"/> Asian/Pacific Islander</li> <li><input type="checkbox"/> Black/African American</li> <li><input type="checkbox"/> Caucasian</li> <li><input type="checkbox"/> Asian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</li> <li><input type="checkbox"/> Asian AND Caucasian</li> <li><input type="checkbox"/> Black/African American AND Caucasian</li> <li><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</li> <li><input type="checkbox"/> Other (specify _____)</li> </ul> <p><b>Ethnicity:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Hispanic</li> <li><input type="checkbox"/> Non-Hispanic</li> </ul> <p><b>Gender:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Female</li> <li><input type="checkbox"/> Male</li> </ul> <p><b>Birth date:</b> ____ / ____ / ____</p> <p><b>Marital Status:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Married</li> <li><input type="checkbox"/> Separated</li> <li><input type="checkbox"/> Unmarried (single, divorced, widowed)</li> </ul>

# National Research Co.

A Division of National Research Associates Inc.

Suite 300  
750 Old Main Street  
Rocky Hill, CT 06067  
PH. (860) 529-3006  
Fax. (860) 529-4375

## AUTHORIZATION AND RELEASE TO OBTAIN CREDIT HISTORY, CONSUMER REPORT AND/OR INVESTIGATIVE CONSUMER REPORT

The background information that I supply in connection with my credit application will be verified by (Housatonic Habitat for Humanity), herein referred to as "The Company"; by it or its agents, including National Research Company to insure that the information that I provide is accurate in every way. The information to be verified includes any and all information supplied on any application form and information provided in any conversation or interview with any employee of "The Company". This may include discussions with references (personal or business) that I provide.

I authorize "The Company" and its agents to conduct a thorough inquiry into all areas deemed necessary to arrive at a credit decision. I authorize full disclosure of information to "The Company" and its agents, including National Research Company. This information may include a credit history, credit score, employment, criminal, personal references, all public record information consumer report or investigative consumer report. I agree that such information is reasonably related to my credit application.

I understand the information provided by National Research Company to "The Company" will be used for credit purposes and I authorize such use.

I have reviewed this form, understand the intent of this authorization and release and give my full consent for disclosure of information referenced above.

A photocopy of this release will be as valid as the original, even though the photocopy does not contain an original writing of my signature.

DAVID ESPINAL \_\_\_\_\_ 3/30/15 \_\_\_\_\_  
Signature Date

Espinal, David \_\_\_\_\_  
Name (Last Name, First, Middle Initial)

Espinal Nuñez \_\_\_\_\_  
Other Last Name(s):

1A Bergh St. \_\_\_\_\_ Danbury \_\_\_\_\_ CT \_\_\_\_\_ 06810 \_\_\_\_\_  
Address City ST Zip Code

9/26/87 \_\_\_\_\_ 128-94-2092 \_\_\_\_\_  
Date of Birth (MONTH, DAY, & YEAR) Social Security Number  
(IDENTIFICATION PURPOSES ONLY)

098873327 \_\_\_\_\_ NY \_\_\_\_\_  
Driver's License Number State of Issue

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Rosa Perez 3/31/15  
Signature Date  
Perez, Rosa M  
Name (Last Name, First, Middle Initial)

Other Last Name(s):  
1A Bergh St. Danbury CT 06810  
Address City ST Zip Code  
10/11/78 049-88-6176  
Date of Birth (MONTH, DAY, & YEAR) Social Security Number  
(IDENTIFICATION PURPOSES ONLY)  
CT  
Driver's License Number State of Issue

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## DISCLOSURE OF INTENT TO OBTAIN CREDIT HISTORY, CONSUMER REPORT AND/OR INVESTIGATIVE CONSUMER REPORT

By this document, (**Housatonic Habitat for Humanity**) herein referred to as "The Company", discloses to you that a credit history, consumer report and/or investigative consumer report may be obtained for credit purposes as part of the credit application. Such a report could include your credit history, credit score, employment, criminal, personal references, all public record information and verification of any information you provide to "The Company" in connection with your credit application. A Summary of your Rights under the Fair Credit Reporting Act has been attached for your review.

In the Summary of Consumer Rights under the Fair Credit Report Act you have the right to dispute the accuracy of this report.

My signature below acknowledges my receipt of this disclosure.

I Rosa Perez acknowledge that a credit history, consumer report and/or investigative consumer report may be obtained for credit purposes.

Rosa Perez  
Signature

3/31/15  
Date