

FORT COLLINS HABITAT FOR HUMANITY HOMEOWNERSHIP APPLICATION PACKET



1. DETERMINE ELIGIBILITY

To be eligible for homeownership through Habitat for Humanity, the following must apply:

- You live or work in Fort Collins or our surrounding service areas.
- Your current shelter is inadequate, substandard, subsidized, rent burdened, temporary, transitional, etc.;
- You are willing to work 200 “sweat equity” hours per adult applicant toward the building of your own home and other Habitat homes.
- You will save \$1,500 toward closing costs;
- Your household’s total monthly GROSS income meets the following guidelines:

Household Size (45-80%)	Annual Income (before taxes taken out)	Monthly Income (before taxes taken out)
1	\$40,230 to \$71,500	\$3,353 to \$5,958
2	\$45,945 to \$81,700	\$3,829 to \$6,808
3	\$51,705 to \$91,900	\$4,309 to \$7,658
4	\$57,420 to \$102,100	\$4,785 to \$8,508
5	\$62,055 to \$110,300	\$5,171 to \$9,192
6	\$66,645 to \$118,450	\$5,554 to \$9,871
7	\$71,235 to \$126,650	\$5,936 to \$10,554
8	\$75,825 to \$134,800	\$6,319 to \$11,233



2. COMPLETE ONLINE ORIENTATION & QUIZ

Each individual applicant must watch the online orientation and take online quiz [linked though our website @ www.fortcollinshabitat.org](http://www.fortcollinshabitat.org), BEFORE 5 p.m. Monday, September 29, 2025.

As of 5 p.m. Monday September 29, 2025, the orientation and quiz will no longer be available. Without completing the Orientation and passing the quiz, you will not be eligible to apply.



3. RETURN APPLICATIONS BY APPOINTMENT ONLY

Completed applications and all documentation must be returned **IN PERSON** by all applicants.

Beginning **SEPTEMBER 30 through OCTOBER 10 @ 5 p.m.**, you may schedule an appointment to return your application on one of the following days: **OCTOBER 13, 14, 15, 16.**

No appointment requests will be accepted after 5 p.m. Friday, October 10, 2025

- To schedule an appointment, email tbain@fortcollinshabitat.org
- Appointments should take about 60 minutes.
- There will be a **\$60-PER-APPLICANT credit check fee** due at the time of appointment.
- All of the material provided by you will become property of Fort Collins Habitat for Humanity and **WILL NOT** be returned to you.

My Habitat Checklist

PLEASE DETACH THIS PAGE AND USE THE CHECK BOXES ON THE LEFT TO MAKE SURE DOCUMENTS ARE RETURNED FOR BOTH APPLICANT AND CO APPLICANT IN THE ORDER THEY ARE LISTED BELOW.

Applicant #1	Applicant #2	
<input type="checkbox"/>	<input type="checkbox"/>	1. APPLICATION AND CHECKLIST
<input type="checkbox"/>	<input type="checkbox"/>	← Program Application , completed and signed by each applicant (pages 3-8 in packet)
<input type="checkbox"/>	<input type="checkbox"/>	← My Habitat Checklist (THIS form), completed and signed by each applicant
<input type="checkbox"/>	<input type="checkbox"/>	2. RESIDENCY, ID, AND CITIZENSHIP (FOR EACH ADULT APPLICANT)
<input type="checkbox"/>	<input type="checkbox"/>	← Proof of Identity - BRING ORIGINAL Driver's License, Colorado ID Card, or US Passport to be copied
<input type="checkbox"/>	<input type="checkbox"/>	← Proof of Citizenship - BRING ORIGINAL U.S. Passport, valid Green Card, Certificate of Naturalization, or U.S. birth certificate
<input type="checkbox"/>	<input type="checkbox"/>	← Social Security Card - BRING ORIGINAL social security cards to be copied
<input type="checkbox"/>	<input type="checkbox"/>	3. EMPLOYMENT AND INCOME INFORMATION
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of most recent 6 months of paystubs (for every household member 18 and older)
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of last paystub of 2024 and first paystub of 2025
<input type="checkbox"/>	<input type="checkbox"/>	← Verification of Employment Form for each job held by each applicant. To be completed by employer ONLY (pg 12 in packet)
<input type="checkbox"/>	<input type="checkbox"/>	DOCUMENTATION OF ALL NON-EMPLOYMENT INCOME:
<input type="checkbox"/>	<input type="checkbox"/>	← Proof of alimony and child support (please include Child/Alimony Support Orders AND Family Support Registry Report)
<input type="checkbox"/>	<input type="checkbox"/>	← Statement of Disability Income for any household member, ALL PAGES (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	← Statement of Social Security Income for any household member, ALL PAGES (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	4. FINANCIAL INFORMATION
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of 2022, 2023 and 2024 Federal Tax Returns SIGNED (forms 1040 or 1040 EZ)
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of 2022, 2023 AND 2024 W-2s or 1099 for ALL income sources
<input type="checkbox"/>	<input type="checkbox"/>	Self-employment requires 2 years minimum employment history and the following documents:
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> ← Previous 3 years Federal Tax returns, including Schedule C and all other applicable schedules
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> ← Financial statements (balance sheets and income sheets). NOTE: These financials should be generated by a third-party, i.e., accountant, CPA, etc.
<input type="checkbox"/>	<input type="checkbox"/>	← Signed 4506-T Request for Transcript Form (pg 18 in packet)
<input type="checkbox"/>	<input type="checkbox"/>	← Verification of Deposit - for each account listed on application - to be completed ONLY by your bank (pg 14 in packet)
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of complete bank statements (ALL pages) for each account listed on application for the most recent 6 months
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of CURRENT month's statement for all credit cards, auto loans, and any other loans (including student loans)
<input type="checkbox"/>	<input type="checkbox"/>	5. RENTAL INFORMATION
<input type="checkbox"/>	<input type="checkbox"/>	← Verification of Rental History Form (bottom to be completed by landlord ONLY (pg 13 in packet))
<input type="checkbox"/>	<input type="checkbox"/>	← COPY of current Lease Agreement
<input type="checkbox"/>	<input type="checkbox"/>	← COPIES of last 4 months utility bills (city utility bills, xcel, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	6. OTHER
<input type="checkbox"/>	<input type="checkbox"/>	← COPY of divorce decree (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	← COPY of bankruptcy papers with dated discharge letter and/or foreclosure documents (if applicable)
<input type="checkbox"/>	<input type="checkbox"/>	← Affidavit and Release of Information , completed and signed (pg 15 and 16 in packet)
<input type="checkbox"/>	<input type="checkbox"/>	← \$60 PER APPLICANT Credit Check Fee (to be paid at application appointment). CASH OR CREDIT/DEBIT CARD ONLY

Please sign and date below:

Applicant #1 Name

Applicant #2 Name

Signature

Date

Signature

Date

QUESTIONS? PLEASE CALL 970-488-2605 TO SPEAK WITH OUR HOMEOWNER SERVICES DIRECTOR



Equal Housing Opportunity Statement: 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 national origin.





Fort Collins
**Habitat
for Humanity**

Application

Habitat Homeownership Program

Fort Collins Habitat for Humanity
4001 South Taft Hill Road
Fort Collins, CO 80526



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 national origin.

Dear Applicant: Please complete this application for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

Type of credit I am applying for **individual** credit.
 I am applying for **joint** credit. Total # of borrowers: _____

1A. APPLICANT INFORMATION

Applicant 1				Applicant 2			
Applicant name				Applicant name			
Phone number	Birth Date	Age		Phone number	Birth Date	Age	
Email address:				Email address:			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, etc.)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, etc.)			
Dependents and others who will live with you (not listed by co-applicant)				Dependents and others who will live with you (not listed by applicant)			
Name	Age	Male	Female	Name	Age	Male	Female
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of Years _____				Number of Years _____			
If you have lived at your present address for less than TWO years, complete the following, for all addresses during the past TWO years:							
Previous address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Previous address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of Years _____				Number of Years _____			
Have you applied with Habitat before? <input type="checkbox"/> No <input type="checkbox"/> Yes If so, when? _____							
FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE							
Date received: _____				Date of committee approval: _____			
Date of notice of incomplete application letter: _____				Date of board approval: _____			
Date of adverse action letter: _____				Date of partnership agreement: _____			

1B. MILITARY SERVICE

Did you (or your deceased spouse serve, or are you currently serving in the United States Armed Forces?

(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) Yes No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service.
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Is anyone else in your household serving or did they serve, in the United States Armed Forces? Yes No

If yes, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service.
- Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat program, you and your household 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 ReStore, attending homeownership classes, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant 1:	<input type="checkbox"/>	<input type="checkbox"/>
Applicant 2:	<input type="checkbox"/>	<input type="checkbox"/>

3. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1 2 3 4 5** Currently, are you: Renting Rent-free Own

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$_____ / month

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

4. PROPERTY INFORMATION

I (we) do not own any real estate (move on to Section 5).

If you own your residence, what is your monthly mortgage payment? \$_____ / month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

5. EMPLOYMENT INFORMATION

Applicant 1		Applicant 2	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of CURRENT employer	Years on job:	Name and address of CURRENT employer	Years on job:
	Start date (mm/dd/yyyy):		Start date (mm/dd/yyyy):
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business:	Business phone	Type of business:	Business phone

If working at current job less than TWO years, complete the following information

Name and address of PREVIOUS employer		Years on job: Monthly (gross) wages \$	Name and address of PREVIOUS employer		Years on job: Monthly (gross) wages \$
Start date (mm/dd/yyyy):	End date (mm/dd/yyyy):	Start date (mm/dd/yyyy):	End date (mm/dd/yyyy):		
Type of business		Business phone	Type of business		Business phone
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%.				<input type="checkbox"/> I have an ownership of 25% or more.	
Monthly income (or loss) \$				PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.	

6. MONTHLY INCOME

Income Source	Applicant 1	Applicant 2	Others in household	Total
Salary/Wages (gross)	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other:	\$	\$	\$	\$
TOTAL	\$	\$	\$	\$

Household members whose income is listed as "Others" above

Name	Income source	Monthly income	Date of birth

7. SOURCE OF CLOSING COSTS

How do you plan to save your \$1,500 in closing costs?

8. ASSETS (Bank/Retirement Accounts, etc.)

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, State	ZIP	Account number	Current balance/value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

9. LIABILITIES AND EXPENSES

9. LIABILITIES AND EXPENSES						
TO WHOM DO YOU OWE MONEY?	Applicant 1			Applicant 2		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g. boat, personal loan)	\$	\$		\$	\$	
Lease (e.g. furniture, appliance - includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g. credit card)	\$	\$		\$	\$	
Revolving (e.g. credit card)	\$	\$		\$	\$	
Medical Debt	\$	\$		\$	\$	
Student loans	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
TOTAL	\$	\$		\$	\$	

MONTHLY EXPENSES			
Expense	Applicant 1	Applicant 2	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phones	\$	\$	\$
Food and essential supplies	\$	\$	\$
Business expenses	\$	\$	\$
Entertainment	\$	\$	\$
Other (specify):	\$	\$	\$
Other (specify):	\$	\$	\$
TOTAL	\$	\$	\$

10. DECLARATIONS

Please check the box that best answers the following questions for applicant 1 and the applicant 2.

	Applicant 1	Applicant 2
a. Are there any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a US citizen or a Permanent Legal Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through f, or "no" to question g, please explain on a separate piece of paper.

By signing this form, I (we) testify to the following:

- I (we) currently live or work in the Fort Collins service area.
- I (we) meet the income requirements as stated on page 1.
- I (we) have not filed bankruptcy in the past two years and any bankruptcy has been discharged at least 2 years prior to application.
- I (we) have not owned a home within the past three years (this does not include mobile homes).
- I (we) understand that I (we) will be required to save \$1,500 toward closing costs.
- I (we) understand the sweat-equity requirements as explained in the Online Applicant Orientation.
- I (we) understand that I (we) will be subjected to a credit history check.
- I (we) understand that I (we) will be subjected to a criminal background check and a sex offender registry check.
- I (we) have completed the Online Applicant Orientation and the mandatory Quiz.

11. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity 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 and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 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 even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant 1 signature	Date	Applicant 2 signature	Date
X _____		X _____	

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.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant 1 signature _____ **Applicant 2 signature** _____

13. RIGHT TO RECEIVE COPY OF APPRAISAL

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

APPLICANT 1 NAME:	APPLICANT 2 NAME:
--------------------------	--------------------------

Ethnicity: *Check one or more*

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - *Print origin:*

For example: Argentinian, Columbian, Dominican, Nicaraguan, Salvadorian, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

Ethnicity: *Check one or more*

Hispanic or Latino

Mexican Puerto Rican Cuban

Other Hispanic or Latino - *Print origin:*

For example: Argentinian, Columbian, Dominican, Nicaraguan, Salvadorian, Spaniard, and so on.

Not Hispanic or Latino

I do not wish to provide this information

Sex

Female Male

I do not wish to provide this information

Sex

Female Male

I do not wish to provide this information

Race: *Check one or more*

American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - *Print race:* _____

for example: Kmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Samoan Guamanian or Chamorro

Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

Race: *Check one or more*

American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

Asian

Asian Indian Chinese Filipino

Japanese Korean Vietnamese

Other Asian - *Print race:* _____

for example: Kmong, Laotian, Thai, Pakistani, Cambodian, and so on.

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian Samoan Guamanian or Chamorro

Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

White

I do not wish to provide this information

To be completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	○ NO	○ YES	
Was the sex of the Borrower collected on the basis of visual observation or surname?	○ NO	○ YES	
Was the race of the Borrower collected on the basis of visual observation or surname?	○ NO	○ YES	

The demographic information was provided through:

Face-to-Face interview (includes electronic media w/ video component)
 Telephone Interview
 Fax or mail
 Email or Internet

ADDITIONAL APPLICATION QUESTIONS

Tax Returns

1. How does your name appear on your last 3 years of tax returns?

Borrower: _____

Co-borrower: _____

What names have you used in the past 7 years (maiden/former/alias other) _____

2. What is the address on your most recently filed tax returns?

Borrower: _____

Co-borrower: _____

What addresses have you used in the past 7 years? Indicate B (borrower) or C (co-borrower)

3. How did you file on your last 3 years of tax returns?

Jointly

Separately

4. Did you write off un-reimbursed business expenses (Form 2106) on your last 3 years of tax returns?

Borrower: Yes No Co-borrower: Yes No

5. Does your last year's tax return have any additional business income or loss other than what you have already disclosed (Sole Proprietorship, LLC Partnership, Sub Chapter or Corporation)?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

Employment

6. Do you have an ownership interest in your place of employment?

Borrower: Yes No Co-Borrower: Yes No

If yes, indicate percentage of ownership: _____ %

7. Are you related to your employer?

Borrower: Yes No Co-borrower: Yes No

Assets

8. Do you have any other assets you have not disclosed on your application?

Borrower: Yes No Co-Borrower: Yes No

If yes, indicate: 401K Trust Funds
IRA Valuable Personal Property
Savings Mobile home

Other:(explain) _____

Liabilities

9. Do you have any loans or debts being deducted from your paycheck?

Borrower: Yes No Co-Borrower: Yes No

If yes, explain: _____

10. Have you acquired any new debt within the last 30 days?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

11. Do you have any additional loans or debts not reported on your credit report?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

Real Estate

12. Do you own vacant land or any other real estate property?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

13. Do you own a timeshare?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

14. Are you on title to any property with or without another person regardless of financial liability?
(Trust, Partnership, LLC, Inheritance, etc.?)

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

15. Have you co-signed on a mortgage?

Borrower: Yes No Co-borrower: Yes No

If yes, explain: _____

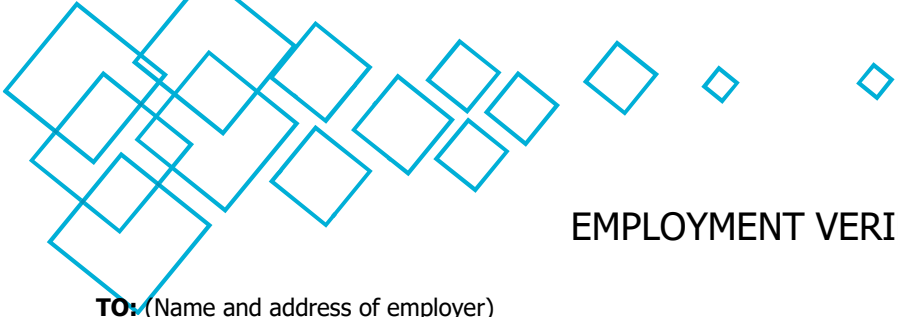
Signatures:

Borrower _____

Date _____

Co-borrower _____

Date _____



HABITAT CONTACT PERSON:
Theresa Bain, Homeowner Services
PH: 970-488-2605
Email: tbain@fortcollinshabitat.org

EMPLOYMENT VERIFICATION

TO: (Name and address of employer) _____

Date of request: _____

RE: _____
Applicant/Employee Name _____ Date of Birth _____

I hereby authorize the release of my employment information.

Signature of Applicant/Employee _____ Date _____

The individual named directly above is an applicant of the Fort Collins Habitat for Humanity homeownership program that requires verification of income. The information provided will remain confidential to satisfaction of that stated purpose only.

THIS SECTION TO BE COMPLETED BY EMPLOYER ONLY

Employer Name: _____ Employer Address: _____

Employee Name: _____ Job Title: _____

Presently Employed: Yes ___ No ___ First Day of Employment _____ Last Day of Employment _____

Current Wage/Salary: \$ _____ (check one) hourly salary
Pay frequency (check one): weekly bi-weekly semi-monthly monthly other _____

Average # of regular hours per week: _____ 2025 Year-to-date earnings: \$ _____ from ___/___/___ to ___/___/___

2024 YTD earnings: \$ _____ from ___/___/___ to ___/___/___

2023 YTD earnings: \$ _____ from ___/___/___ to ___/___/___

Regularly receives overtime or bonuses: Yes ___ No ___ Is this likely to continue? Yes ___ No ___

Overtime Rate: \$ _____ per hour Average # of overtime hours per week: _____

YTD Overtime \$ _____ Previous Year Overtime \$ _____

Commissions, bonuses, tips, other: \$ _____ (check one)
 hourly weekly bi-weekly semi-monthly monthly yearly other _____

YTD Amount \$ _____ Previous Year Amount \$ _____

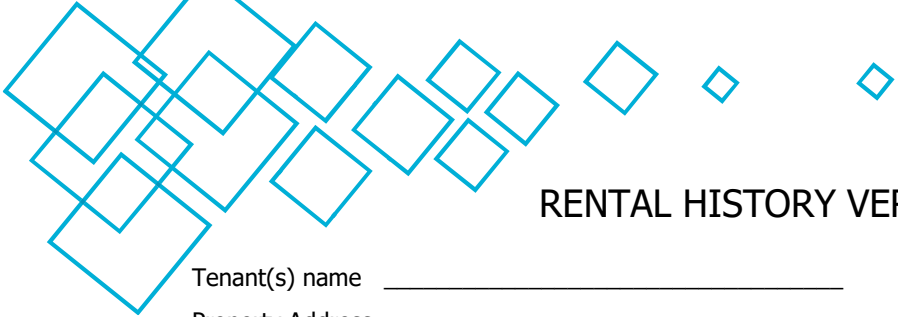
List any anticipated change in the employee's rate of pay w/l the next 12 months: _____

Additional remarks: _____

Employer's Signature _____ Employer's Printed Name _____ Date _____

Phone # _____ E-mail address _____





CONTACT PERSON:
Theresa Bain, Homeowner Services
PH: 970-488-2605
Email: tbain@fortcollinshabitat.org

RENTAL HISTORY VERIFICATION

Tenant(s) name _____
Property Address _____
City, state, ZIP _____

Date of request _____

I (we) authorize the release of the following information to Fort Collins Habitat for Humanity, Inc. for use in determining eligibility for the Habitat homeownership program.

Tenant signature

Tenant signature

Date

NOTE: FOR LANDLORD'S OFFICE USE ONLY – TENANT, PLEASE DO NOT WRITE BELOW THIS LINE.
(Fill out top of form, sign, date and give to your landlord)

To whom it may concern:

The above-named person(s) has applied for housing through Fort Collins Habitat for Humanity. By signing above and personally requesting this information, they consent to its release and its use in determining their qualification for our program. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. We would appreciate your help in answering the following questions. Thank you for your assistance.

Sincerely,

Fort Collins Habitat for Humanity

THE FOLLOWING INFORMATION TO BE COMPLETED BY LANDLORD **ONLY**

Landlord/management company name: _____

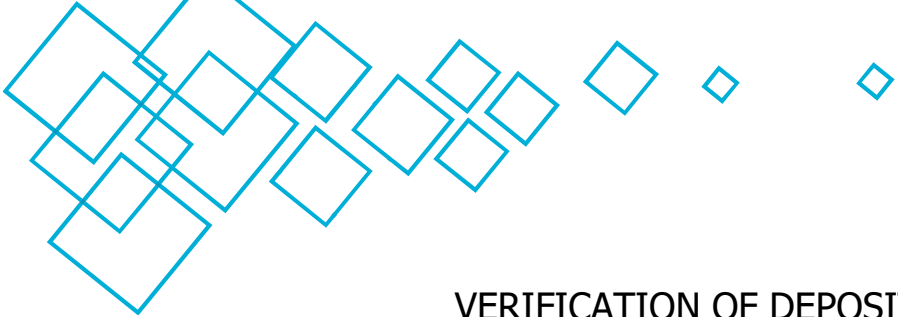
Company address: _____ City, state, ZIP: _____

Tenant Name(s) _____ **Property Address** _____

1. Rental period (give dates): From _____ to _____
2. Current monthly rent: \$ _____
3. Was rent paid on time (circle one)? YES NO Number of times late in last 12 months: _____
4. Were any checks returned as NSF (circle one)? YES NO If yes, number of NSF checks: _____
5. If vacated, was the unit left in good condition (circle one)? YES NO TENANT STILL LIVING THERE
6. Are you the owner of the property (circle one)? YES NO
7. Are you related to the tenants (circle one)? YES NO
8. Were the tenants renting a room or the entire property? _____
9. Overall rating as tenant (circle one)? EXCELLENT SATISFACTORY UNSATISFACTORY
10. Would you rent to them again (circle one)? YES NO If no, please explain: _____
11. If former tenant, did you return full security deposit? _____ If no, please explain: _____

Name of person filling out form: _____ Title: _____

Signature: _____ Date: _____ Phone: _____



CONTACT PERSON:
 Theresa Bain, Homeowner Services
 PH: 970-488-2605
 Email: tbain@fortcollinshabitat.org

VERIFICATION OF DEPOSIT (one per bank)

Regarding:

Applicant Name: _____ Co-applicant name: _____

Applicant address: _____ City, state, ZIP: _____

I (we) authorize the release of the following information to Fort Collins Habitat for Humanity for use in determining eligibility for the Habitat for Humanity homeownership program.

Applicant signature _____ **Date** _____ **Co-applicant signature** _____ **Date** _____

This section to be completed by bank representative only

Account Type	Account Number	Date opened	Current balance	Average balance (3 months)	Number of overdrafts	Dates of overdrafts
Checking			\$	\$		
Checking			\$	\$		
Savings			\$	\$		
Savings			\$	\$		
Money Market			\$	\$		
Other			\$	\$		

Loan type	Date opened	Loan balance	Scheduled monthly payments	Past-due balance
Home		\$	\$	
Other real estate		\$	\$	
Car		\$	\$	
Car		\$	\$	
Other		\$	\$	
Other		\$	\$	

Please include any additional information that might help us determine the creditworthiness of this applicant:

Name of Banking Institution: _____

Signature of Employee filling out form: _____ **Date:** _____

Printed name: _____ **Title:** _____



AFFIDAVIT AND RELEASE OF INFORMATION

Fair Credit Reporting Act Disclosure and Authorization

As an applicant for housing through Fort Collins Habitat for Humanity, you are a consumer with rights under the Fair Credit Reporting Act. For determining your qualification for this housing program, Fort Collins Habitat for Humanity may choose to obtain and use information contained in either a consumer report or an investigative consumer report from a consumer reporting agency about you.

Disclosure Regarding Background Report

Fort Collins Habitat for Humanity may obtain from Sterling Infosystems, Inc. ("STERLING"), 1 State Street, New York, NY 10004, (877) 424-2457, www.sterlinginfosystems.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your program application. If you are selected, to the extent permitted by law, Fort Collins Habitat for Humanity may obtain from STERLING further reports without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.

Authorization to Obtain Background Report

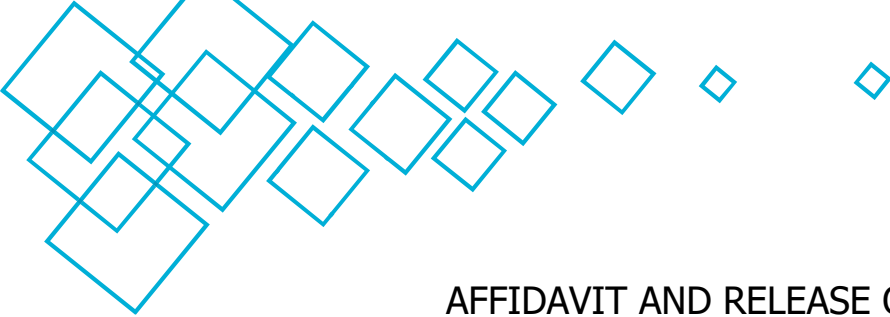
I have read the Disclosure Regarding Background Report provided by Fort Collins Habitat for Humanity and this Authorization to Obtain Background Report. By my signature on the next page, and the subsequent SSA Release, I hereby consent to the preparation by Sterling Infosystems, Inc. ("STERLING"), a consumer reporting agency located at 1 State Street, New York NY 10004, (877) 424-2457, www.sterlinginfosystems.com, of background reports regarding me and the release of such reports to Fort Collins Habitat for Humanity and its designated representatives, to assist Fort Collins Habitat for Humanity in making a decision involving me at any time after receipt of this authorization to the extent permitted by law. To this end, I hereby authorize, without reservation, any state or federal law enforcement agency or court, educational institution, motor vehicle record agency, credit bureau or other information service bureau or data repository, or employer to furnish any and all information regarding me to STERLING and/or the COMPANY itself and authorize STERLING to provide such information to the COMPANY. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

PLEASE READ EACH STATEMENT CAREFULLY BEFORE INITIALING AND SIGNING

_____ I (we) acknowledge receipt of a copy of the EQUAL CREDIT OPPORTUNITY ACT NOTICE, which describes the terms of the Special Purpose Credit Program offered.

_____ I (we) acknowledge receipt of a copy of the MORTGAGE FRAUD IS INVESTIGATED BY THE FBI notification. Providing false, misleading, or the omission of information is a crime. Please keep for your records

_____ I (we) acknowledge receipt of the RIGHT TO RECEIVE APPRAISAL disclosure. One is signed, one is for your records.



AFFIDAVIT AND RELEASE OF INFORMATION

PLEASE READ EACH STATEMENT CAREFULLY BEFORE INITIALING AND SIGNING

_____ I (we) acknowledge receipt of a copy of the Consumer Financial Protection Bureau's "A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT."

_____ I (we) authorize Fort Collins Habitat for Humanity to conduct a CREDIT HISTORY CHECK for both Applicant and Co-Applicant. All information will be kept strictly confidential.

_____ I (we) authorize Fort Collins Habitat for Humanity to conduct an extensive and thorough BACKGROUND HISTORY CHECK for every household member 18 and older. All information will be kept strictly confidential.

_____ I (we) authorize Fort Collins Habitat for Humanity to conduct a search on the SEX OFFENDER REGISTRY for every household member 18 years of age and older. All information will be kept strictly confidential.

_____ I (we) authorize any person, school, CURRENT AND PAST EMPLOYERS, CURRENT AND PAST LANDLORDS, law enforcement authorities, and organizations named in this application to provide and release any information and opinions concerning our background. I (we) release such persons and organizations from any legal liability for any damage whatsoever for making such statements.

_____ I (we) authorize Fort Collins Habitat for Humanity and/or any of its agents to verify and investigate any or all statements contained in this application.

_____ I (we) understand that this application does not create a contract for housing.

_____ I (we) further certify that I (we) have read and understand the instructions, conditions and other information provided in this document.

Applicant 1 Authorization

By signing below, I _____, hereby voluntarily agree to the statements above and authorize Fort Collins Habitat for Humanity to obtain either a consumer report or an investigative consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my qualification for housing with Fort Collins Habitat for Humanity. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed on the previous page and the last page of this packet.

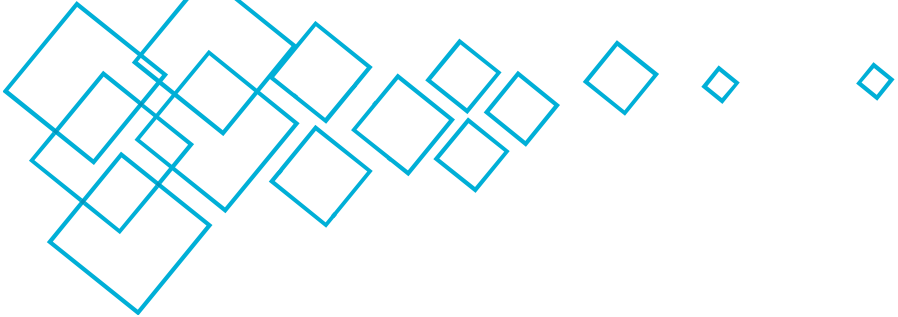
Date of Birth _____ Signature _____ Date _____

Applicant 2 (or household member 18 or older) Authorization

By signing below, I _____, hereby voluntarily agree to the statements above and authorize Fort Collins Habitat for Humanity to obtain either a consumer report or an investigative consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my qualification for housing with Fort Collins Habitat for Humanity. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed on the previous page and the last page of this packet.

Date of Birth _____ Signature _____ Date _____

(Please copy and fill out this form for any additional household members 18 years of age and older.)



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 Western region, Los Angeles, California or Federal Trade Commission, Equal Credit 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.

Applicant(s) Signature(s):

X _____ X _____

Print name: _____ Print name: _____

Date: _____ Date: _____

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use **Form 4506, Request for Copy of Tax Return**. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

Fort Collins Habitat for Humanity, 4001 South Taft Hill Road, Fort Collins, CO 80526

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ _____

- a Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days
- c Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter

12 / 31 / 2022	12 / 31 / 2021	12 / 31 / 2020	/ /
----------------	----------------	----------------	-----

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Signature (see instructions)	Date
Title (if line 1a above is a corporation, partnership, estate, or trust)	
Spouse's signature	Date

Phone number of taxpayer on line 1a or 2a

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note: If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	855-821-0094

Chart for all other transcripts

If you lived in or your business was in:

Mail or fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	855-298-1145
	855-800-8015

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party — Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.



CAUTION You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed and returned to you if the box is unchecked.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-T but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Note: If you are Heir at law, Next of kin, or Beneficiary you must be able to establish a material interest in the estate or trust.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.



Building Hope and Homes... One Family at a Time.

Para información en español, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave., N.W., Washington, D.C. 20580.

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of our major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need—usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).



Building Hope and Homes... One Family at a Time.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit . **States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

Type of Business:	Contact:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National Banks, federal branches/agencies of foreign banks (word “National” or initials “N.A.” appear in or after bank’s name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word “Federal” or initials “F.S.B.” appear in federal institution’s name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Ave, Ste 100 Kansas City, Missouri 64108-2638
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator-GIPSA Washington, DC 20250 202-720-7051