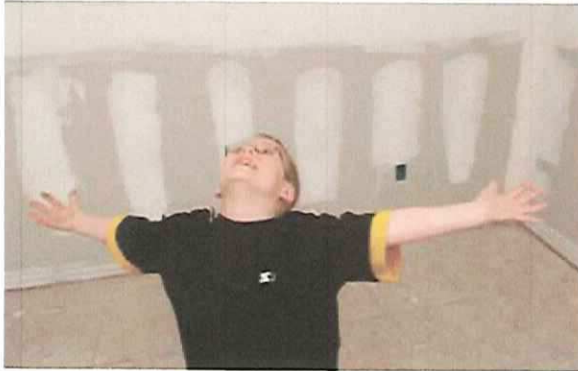


"THERE'S NO PLACE LIKE HOME."

What Habitat homeowners say:

"When you become a homeowner with Habitat, it's like you move into a new world."



"Homeownership gave us a stable life and we can give that to our children. That is the best prize we ever have in life, to know that we live in peace."

"Owning my own home has created more security and stability. My children are happier and it makes me feel that life is more worth living."

"It has improved the whole family's self-worth."

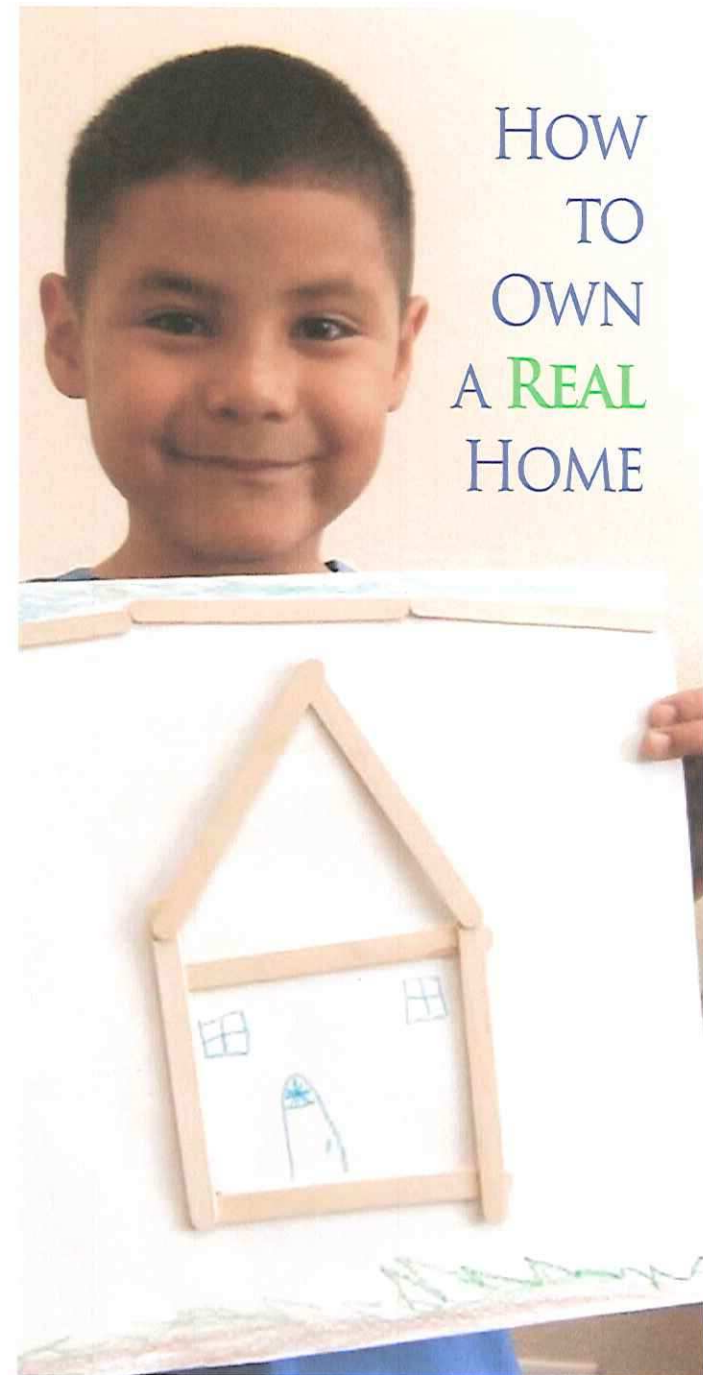


828 328 HOME (4663)

PO Box 9475 • 772 4th St. SW
Hickory, NC 28603
www.hickoryhabitat.org



PO Box 9475
Hickory, NC 28603



HOW
TO
OWN
A REAL
HOME

Catawba Valley
Habitat for Humanity®
Call 328 HOME (4663)

YOU CAN OWN YOUR OWN HOME.



Becoming a homeowner is a dream that people everywhere share!

It is the opportunity to turn rent payments into home equity.

It's a chance to have a home where the paint is fresh, the plumbing works, and there is enough room for everyone.

It is an opportunity that Habitat for Humanity of Catawba Valley wants to put within your reach.

Habitat builds new and "recycles" foreclosed 2, 3, 4, and 5-bedroom homes, providing a decent, simple and affordable house, sold to qualified and accepted homebuyers for no profit.

DON'T LET BAD CREDIT STOP YOU FROM APPLYING.

Your credit doesn't have to be perfect. Habitat will provide a free credit report and when credit repair seems likely to be beneficial, offers a free consultation to discuss your options.



DO YOU QUALIFY? FIND OUT.

We begin with the basics*. You must:

- have a genuine need for affordable housing.
- be a US citizen or a legal immigrant.
- have lived or worked in Catawba County the last 12 months.
- have acceptable credit history and reasonable debt load.
- be willing to invest 250 hours of labor per applicant.
- have steady income within Habitat's guidelines (see below).

*This is not an exhaustive list of requirements.

INCOME GUIDELINES

Number in Family	Gross (before tax) income range
1	\$13,000 - 27,100
2	\$14,000 - 30,900
3	\$15,000 - 34,800
4	\$16,000 - 38,600
5	\$17,000 - 41,700
6	\$18,000 - 44,800

APPLICATIONS ARE REVIEWED FOR:

- ability to repay a mortgage loan
- need for decent affordable housing
- willingness to partner with Habitat

TAKE THE FIRST STEP TO LIVING IN YOUR OWN HOME.

Complete the form to the right, detach it, and bring or mail it to Habitat for Humanity of Catawba Valley along with copies of listed documents

Catawba Valley Habitat for Humanity REQUEST FOR APPLICATION

Your name _____

Co-applicant's name _____

Mailing address _____

City _____ State _____ Zip _____

Daytime phone _____ Evening phone _____

Email address _____

I/we affirm that:

- I/We have lived or worked in Catawba County for the past 12 months
 - I/we have worked at least 10 of the last 12 months (or, I do not rely on earned income)
 - I/we have US citizenship or legal immigration status.
 - I/we will work a minimum of 250 hours per applicant to build homes.
 - I/we receive Section 8 housing assistance.
- ___ The total number of people that would live in your new house

Attach copies of the following:

- Last 3 paycheck stubs for every job for ALL household members
- DSS or SSI print out or Notice of Change of Benefit letter for other income such as child support, disability, etc.
- Driver's License(s)
- Social Security Card(s)

I understand that all information I provide becomes part of my application file and attest that it is complete and accurate. I understand that by signing this form, I authorize any credit bureau to provide Catawba Valley Habitat for Humanity with my credit history.

Applicant's signature _____ Date _____

Co-applicant's signature _____ Date _____

Mail the completed form to:
Habitat for Humanity
PO Box 9475
Hickory, NC 28603

or drop off the form at:
Habitat for Humanity
772 4th St. SW
Hickory, NC 28602