



Building houses, building hope

Dear Prospective Applicant,

Rockford Area Habitat for Humanity, Inc. is an ecumenical Christian housing ministry which builds simple, decent homes in partnership with low-income families. The basic guidelines for family selection include:

1. Need for adequate shelter
2. Willingness to invest "sweat equity" in building your home
3. Ability to sustain a monthly mortgage payment. Habitat for Humanity SELLS homes to carefully selected families under an interest-free mortgage. (see income guidelines **on back**). Monthly mortgage payment is around \$500.00.

Homes will be built in northwest Rockford. If you are not interested in this location, do not attend seminar. Call office at 636-4573 for future consideration.

Important Information:

1. You must attend Orientation Seminar held at the *Funderburg Auditorium* at **Rockford Memorial Hospital**, 2400 N. Rockton Ave, Rockford, IL 61103
2. Seminar will begin promptly at **9:00 a.m.**, on Saturday, **August 14, 2010** and conclude by noon. **DOORS WILL BE LOCKED AT 9:01 A.M. Don't be late.**
3. Please make arrangements for child care, since we are unable to accommodate children attending the session.
4. **Copies of the following documents must be submitted with your family's application on the day of the Orientation Seminar. Bring copies with you.**
 - Copy of your driver's license or photo identification card.
 - Copies of federal tax returns for the past 2 years, including W-2s;
 - Copies of the most recent pay stubs covering a 1-month period;
 - Copies of the last 2 bank statements;
 - Proof of guardianship of all children who will be living in the home;
 - Proof of receipt of any other income (i.e., child support, social security, disability income, etc.).

If you have filed a Chapter 7 bankruptcy, it must be discharged for one year at the time of application to be considered for homeownership. If you have filed a Chapter 13 bankruptcy, you must prove a twelve month, positive repayment history and be in compliance with your bankruptcy plan. Additionally, the bankruptcy trustee must approve participation with Habitat for Humanity to be considered for homeownership.

Please have your copies made in advance! Copying service will not be available at the seminar. No incomplete applications accepted. Thank you for your interest.

Sincerely,

Tonya Thayer

Executive Director
(815) 636-4573