Habitat for Humanity® Metro Maryland

HABITAT FOR HUMANITY METRO MARYLAND
HOME PURCHASE APPLICATION

Please indicate which home(s) you are interested in below:

☐**Montgomery Village Townhomes (Gaithersburg, MD)**
2-4 Family Members
See Flyer for Terms and Conditions

☐**Montgomery Village Townhomes (Gaithersburg, MD)**
1-4 Family Members
See Flyer for Terms and Conditions

☐**Fleet Street Duplex (Rockville, MD)**

☐**107 Fleet Street, Rockville, MD**
4-8 Family Members
See Flyer for Terms and Conditions

☐**109 Fleet Street, Rockville, MD**
3-8 Family Members
See Flyer for Terms and Conditions

☐**No Preference**

Applications must be returned via MAIL ONLY to 8380 Colesville Rd, Suite 600, Silver Spring, MD 20910. Attention: Home Purchase Applications must be POSTMARKED by 10/29/2026.

Habitat for Humanity® Metro Maryland

Habitat for Humanity Metro MD

Homes Available for Purchase

107 Fleet Street

Interested in purchasing one of these homes? Attend one of our upcoming Virtual Information Sessions to learn more.

Monday, 10/12 at 7:00pm
Wednesday, 10/14, at 7:00pm
Monday, 10/19 at 7:00pm
Thursday, 10/22 at 7:00pm

For more information, please email beverly.irons@habitatmm.org or call 301-990-0014 x1040

Features:

-New Construction Duplex

-Universal Design on 1st Level

-4 bedrooms and 2 bathrooms

-Backyard and Driveway

-Household Size between 4 and 8 Members

Habitat for Humanity® Metro Maryland

Income Qualifications

Family Size	Min	Max
4	$80,000	$83,050
5	$80,000	$89,700
6	$80,000	$96,350
7	$80,000	$103,000
8	$80,000	$109,650

Unit Available to Households below 50% of Area Median Income

Habitat offers access to multiple loan products which ensure borrowers don't pay more than 30% of their income on housing to include principal, interest (if applicable), property taxes, association dues, and homeowners insurance.

Habitat for Humanity Metro Maryland accepts applications for current opportunities ONLY

Applications will become available on 10/12/2026 and will close on 10/29/2026.

Applications can be accessed from the following:

- Online (download only)
- Affiliate Office (the front entrance to our office) 8380 Colesville Road, Silver Spring, MD 20910
- Rockville ReStore 515 Dover Road, Rockville, MD 20852

Scan to learn more about HFHMM Homeownership Opportunities.

Habitat for Humanity Metro Maryland
For more information or to join our email notification list, visit www.habitatmm.org or call 301-990-0014 x1040
MHBR NO. 7186

EQUAL HOUSING OPPORTUNITY

Equal Housing Statement:
Habitat for Humanity Metro Maryland is 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, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, gender identity, age and family responsibilities.

Habitat for Humanity Metro MD

Homes Available for Purchase

109 Fleet Street

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Monday, 10/12 at 7:00pm
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Features:

-New Construction Duplex

-Universal Design on 1st Level

-4 bedrooms and 2 bathrooms

-Backyard and Driveway

-Household Size between 3 and 8 Members

Habitat for Humanity® Metro Maryland

Income Qualifications

Family Size	Min	Max
3	$93,000	$96,150
4	$93,000	$106,800
5	$93,000	$115,350
6	$93,000	$123,900
7	$93,000	$132,450
8	$93,000	$141,000

Unit Available to Households below 80% of Area Median Income

Habitat offers access to multiple loan products which ensure borrowers don't pay more than 30% of their income on housing to include principal, interest (if applicable), property taxes, association dues, and homeowners insurance.

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Habitat for Humanity® Metro Maryland

Application

Habitat Homeownership Program

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 number of borrowers: _____
☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION

Applicant	Co-applicant
Applicant's name: _____ **Alternative and former names:** _____ _____	**Co-applicant's name:** _____ **Alternative and former names:** _____ _____
Social Security number _____ Home phone (___) _____ Cell phone (___) _____ Email _____ Age _____ Date of birth (mm/dd/yyyy) _____ ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)**	Social Security number _____ Home phone (___) _____ Cell phone (___) _____ Email _____ Age _____ Date of birth (mm/dd/yyyy) _____ ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 14.)**

Dependents and others who will live with you:

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Dependents and others who will live with you (not listed by co-applicant):

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Applicant	Co-applicant
Present address (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ 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:

Applicant	Co-applicant
Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent _____ _____ _____ Number of years: _____

FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Date of selection committee approval: _____ Date of board approval: _____ 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 homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

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

	Yes	**No**
Applicant	☐	☐
Co-applicant	☐	☐

3. PRESENT HOUSING CONDITIONS

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

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Diningroom

Other (please describe): _____

_____

_____

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

_____

_____

_____

_____

_____

_____

_____

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

_____

_____

4. PROPERTY INFORMATION

☐ **I do not own any real estate (move to Section 5).**

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

$_____/month Unpaid balance $_____

Do you own land other than your residence? ☐ No ☐ Yes
Monthly payment (including taxes, insurance, etc.)

$_____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
☐ **Does not apply.**		☐ **Does not apply.**	
Name and address of **CURRENT** employer:	Start date (mm/dd/yyyy):	Name and address of **CURRENT** employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: $		Annual (gross) wages: $
Type of business:	Business phone:	Type of business:	Business phone:
If working at current job less than one year, complete the following information.			
Name and address of **PREVIOUS** employer:	Years on this job:	Name and address of **PREVIOUS** employer:	Years on this job:
	Annual (gross) wages: $		Annual (gross) wages: $
Type of business:	Business phone:	Type of business:	Business phone:

☐ **Check if you are the business owner or are self-employed.**

☐ I have an ownership share of less than 25%. ☐ I have an ownership share 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	Co-applicant	Others in household	Total
Salary/wages (gross)	$	$	$	$
TANF	$	$	$	$
Alimony	$	$	$	$
Child support	$	$	$	$
Social Security	$	$	$	$
SSI	$	$	$	$
Disability	$	$	$	$
Housing voucher (e.g., Section 8)	$	$	$	$
Unemployment benefits	$	$	$	$
VA compensation	$	$	$	$
Retirement (e.g., pension)	$	$	$	$
Military entitlements	$	$	$	$
Other: _____	$	$	$	$
Total	**$**	**$**	**$**	**$**

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

_____

_____

_____

_____

_____

8. ASSETS

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

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
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, appliances — includes rent-to-own)	$	$		$	$	
Alimony/separate maintenance	$	$		$	$	
Child support	$	$		$	$	
Revolving (e.g., credit cards)	$	$		$	$	
Student loan debt	$	$		$	$	
Open 30 days (balance paid monthly, e.g., travel card)	$	$		$	$	
Medical debt	$	$		$	$	
Other	$	$		$	$	
Other	$	$		$	$	
Total	**$**	**$**		**$**	**$**	

MONTHLY EXPENSES			
Account	**Applicant**	**Co-applicant**	**Total**
Rent	$	$	$
Utilities (electricity, water, gas)	$	$	$
Insurance (rental, car, health, etc.)	$	$	$
Child care	$	$	$
Internet service	$	$	$
Cell phone	$	$	$

Land line	$	$	$
Business expenses	$	$	$
Union dues	$	$	$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	$	$	$
Food and essential supplies	$	$	$
Entertainment	$	$	$
Other	$	$	$
Other	$	$	$
Total	**$**	**$**	**$**

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	**Applicant**	**Co-applicant**
a. Are there any outstanding judgments because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had any property foreclosed upon in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are you a U.S. citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No
Note: If you answered “yes” to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

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 signature **Date** **Co-applicant 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, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant’s name _____ **Co-applicant’s name** _____

13. DEMOGRAPHIC INFORMATION

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	Co-applicant
Ethnicity *(check one or more)*: ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – *Origin:* _____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, 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 – *Origin:* _____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, 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 — *Name of enrolled or principal tribe*: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — *race:* _____ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — *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 — *Name of enrolled or principal tribe*: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — *race:* _____ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.* ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — *race:* _____ *For example: Fijian, Tongan, and so on.* ☐ White ☐ I do not wish to provide this information

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No Was the race of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No		
This application was taken by: ☐ Face-to-face interview (included electronic media w/video component) ☐ By mail ☐ By telephone	Interviewer's name (print or type)	Interviewer's phone number
	Interviewer's signature	Date

14. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship
☐ Other (explain): _____

State: _____

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 East Central Regional Office, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20850

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):

X _____ X _____

Print name: _____ Print name: _____

Date: _____ Date: _____

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Applicant(s):

X _____ X _____

Print name: _____ Print name: _____

Date: _____ Date: _____

8380 Colesville Road, Suite 600, Silver Spring, MD 20910
301-990-0014 phone

Habitat for Humanity® Metro Maryland

Application Checklist

Applicant

Application

Co-Applicant 18 years and older

Application must be postmarked by the due date 10/29/2026 *Late applications will not be accepted. Please complete all pages. Make a copy for your records and submit the original application to HFHMM*

*****Paystubs/Taxi Manifest/Proof of Income*****

THREE MONTHS ***July 2026, August 2026 and September 2026*** *of consecutive* ***Paystubs/Taxi Manifest or Proof of Income for all household members 18+*** *or older Do not provide originals*

W2 Forms

W2 forms 2024 & 2025 Tax Years for all income earners; ***All jobs.*** *Please Do not provide originals*

Federal Tax Returns

2024 & 2025Tax Years Federal Tax Returns for all income earners. ***All Pages*** *Do not provide originals Send copies.*

State Tax Returns

2024 & 2025 State Tax Returns for all income earners. ***All Pages*** *Please Do not provide originals.*

Bank Statements

SIX MONTHS of consecutive bank statements beginning ***May 2026*** *through* ***October 2026 for all accounts held by the applicant and co-applicant. Do not skip any pages. Please include the front and back. Do not provide originals***

Additional Income Information

Please include official verification of Social Security, Disability, TANF/SNAP or other forms of assistance payments. Amount of payment, frequency, and term must be included. Should you wish this income to be included as part of your ability to repay the mortgage loan if approved.

Citizenship/Permanent Residency

Copies of Green Card, US Passport, US Birth Certificate, Naturalization Certificate, Permanent Resident Card OR Certificate of Citizenship

Authorizations & Release

Section 12 through 15 of the loan application including the Equal Credit Opportunity Act Notice attachment must be completed and signed by all household members 18 years of age or older.

Credit Report Fee & Photo ID

******$50 FOR ONE APPLICANT ***$100 FOR TWO OR MORE APPLICANTS******

A cashier's check or money order payable to ***"HFHMM"*** *must accompany the application.*

No cash or personal checks are accepted .

*****Self employed applicants (including Contractors, Taxi, Uber, Lyft drivers) are required to provide additional documentation such as tax returns, financial statements and detailed daily manifest*****