

## Hmoob Form Field Translations

First Name	Lub npe
Last Name	Lub xeem
Email (The email address you use in this form must be unique to you and cannot be used by someone outside your household on another Habitat application. If you share an email address with someone outside your household, you will need to create a new email address to complete this form.)	Qhov nyob xa ntawv email
How did you find out about Twin Cities Habitat's homeownership program?	Koj pom tau hais txog Twin Cities kev ua tswv los ntawm Habitat lub khoos kas zoo li cas?
Have you lived in the Twin Cities metro area for the last 12 months?	Koj puas nyob rau hauv Twin Cities cheeb tsam metro nyob rau 12 lus hlis dhau los?
Street Address (include apt or unit)	Thaj Tsam Kev Ntawm Qhov Chaw Nyob
City	Xaiv koj lub xeev los ntawm cov npe hauv qab no:
Zip code	Tus Zip Code
Phone Number	Tus Npawb Xov Tooj
Are you currently working with a Realtor?	Koj puas tseem tab tom ua hauj lwm nrog ib tus Realtor (Tus Kws Muag Tsev)?
Realtor Name	Realtor (Tus Kws Muag Tsev)
Realtor Email	Realtor (Tus Kws Muag Tsev) Tus Email
Realtor Brokerage	Realtor (Tus Kws Muag Tsev) Qhov Lag Luam
Do you have a current pre-approval?	Koj puas muaj kev thov kev pom zoo-ua ntej los tsis muaj?
Has any member of your household served in the U.S. military?	Puas muaj ib tug neeg twg hauv koj tsev neeg tau ua tub rog U.S?
Have you owned a house or land within the last 3 years?	Koj puas tau ua dua tus tswv ib lub tsev los yog ib daim av twg nyob rau hauv 3 lub xyoo dhau tas los?
How many people will be living in your Habitat home (including yourself), if accepted?	Muaj puas tsawg leej neeg yuav nyob rau hauv lub tsev los ntawm Habitat (suav koj tus kheej nrog), yog hais tias raug lees txais hauv lub khoos kas no?
For your household size, where does your household's annual income fall within the ranges below?	Nyob rau qhov coob ntawm koj tsev neeg, koj tsev neeg qhov income (nyiaj txiag uas khwv tau los) xam ua xyoo puas poob rau them twg ntawm cov them hauv qab no?

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Are you or your co-applicant self-employed?	Puas yog koj los sis koj tus neeg sawv cev thov muaj hauj lwm ua ntawm tus kheej?
Have you been in the same line of work for at least 2 years?	Koj puas tau ua yam hauj lwm uas zoo li qub los tau yam tsawg 2 lub xyoos?
Have you been continuously employed at the same job or in the same line of work for at least 1 year? (If only receiving a pension, public assistance or annuity disbursements, select "Yes")	Koj puas tau hauj lwm ua sib txuas zws los uas yog txoj hauj lwm qub los sis yam hauj lwm zoo li qub los tau yam tsawg 1 lub xyoos?
Have you or your co-applicant ever filed for bankruptcy?	Koj los sis koj tus neeg sawv cev thov puas tau muaj dua kev poob nyiaj tag uas them tsis tau rov qab?
Has it been at least 2 years since your bankruptcy was discharged?	Nws puas tau muaj 2 xyoos yam tsawg kawg nkaus suav txij thaum koj qhov kev poob nyiaj them tsis taus tau raug tshem tawm lawm?
Have you re-established credit, making no late payments for at least 1 year?	Koj puas tau rov tsim tsa kev khaws tau tus qhab nia, tsis tau muaj cov kev them nyiaj dab tsi qeeb los tau yam tsawg 1 lub xyoos?
Is your credit score higher than 620?	Koj tus qhab nia nyiaj khaws puas siab dua 620?
Is your credit score higher than 580?	Nws puas siab dua 580?
Do you have less than \$1,000 in unpaid collections? (or \$3,000 if medical)	Koj puas muaj cov kev sau se tsis tau them uas tsawg dua \$1,000? (los sis \$3,000 yog xam nrog kev kho mob)
Do you have more than \$2,000 in unpaid collections? (\$4,000 if medical)	Koj puas muaj cov kev sau se tsis tau them uas ntau dua \$2,000? (\$4,000 yog xam nrog kev kho mob)
Do you have any unpaid judgments or liens?	Koj puas muaj tej yam kev txiav txim plaub ntug uas tsis tau them los sis tshuav nuj nqis?
Do you have more than \$1,000 in unpaid judgments and/or liens?	Koj puas muaj ntau dua \$1,000 uas tsis tau them rau cov kev txiav txim plaub ntug thiab/los sis kev tshuav nuj nqis?

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<p>Do your monthly debt payments add up to more than 15% of your monthly income? Debt payments include your credit card minimum payments, student loan/auto payments and other borrowed money. If not sure, please use this calculator to get an estimate of your debt to income ratio.</p>	<p>Puas yog koj tseem tshuav cov kev them nyiaj uas yog tshuav nuj nqi txhua lub hli uas tsis tau them uas sib ntxiv mus txog rau ntau dua 15% ntawm koj cov nyiaj txiag uas khwv tau los? Cov kev them nyiaj rau kev tshuav nuj nqi suav nrog kev them nuj nqis qhov tsawg tshaj plaws ntawm koj daim npav tus qhab nia, nyiaj txais rau me nyuam kawm ntawv/cov kev them nyiaj uas cia li txiav tawm thiab lwm yam nyiaj uas qiv los.</p>
<p>Do your monthly debt payments add up to more than 18% of your monthly income?</p>	<p>Puas yog koj tseem tshuav cov kev them nyiaj uas yog tshuav nuj nqi txhua lub hli uas tsis tau them uas sib ntxiv mus txog rau ntau dua 18% ntawm koj cov nyiaj txiag uas khwv tau los?</p>
<p>Do you currently have more than \$6,300 in savings?</p>	<p>Niaj hnuv no koj puas tseem khaws nyiaj cia tau ntau tshaj \$6,300?</p>