



HOOPA DEVELOPMENT FUND

Credit Division

P.O. Box 1307

Hoopa, CA 95546

Phone: (530) 625-5565

Fax: (530) 625-5181

hoopadevelopmentfund.com

CHECKLIST FOR HOME LOAN APPLICATION

ALL APPLICATIONS MUST HAVE EVERYTHING ON THIS LIST TO BE CONSIDERED FOR APPROVAL. ADDITIONAL ITEMS MAY BE REQUIRED.

PROOF OF INCOME. All Applicants must submit proof of income verification (current check stub, Bank/SSI Statement, etc.)

SIGNATURE. Please be sure that you have filled everything out to the best of your abilities and have signed the application.

PROOF OF A 5% DOWN PAYMENT. Hoopa Development Fund –Credit Division Policies require a minimum 5% down payment for Home Loans.

PROOF OF CERTIFICATE OF FINANCIAL LITERACY. Contact the Credit Division to verify acceptable proof of this requirement.

CURRENT APPRAISAL. All purchases of an existing homes require a current appraisal at the cost of the Applicant.

PRICE QUOTES. All purchases of Manufactured Homes and Built Homes require a quote from the manufacturer or contractor who will be completing your home. Also, quotes for home set-up such as electricity set-up, septic tank set-up, etc. must be included if they are to be financed with the purchase of the home.

CLEAR TITLE REPORT. The land that the home will be placed on must show a clear title. If the land is Fee land, a Trustee must ensure a clear title. If the land is Trust Land, the Bureau of Indian Affairs must ensure a clear title. If the land is a Council Assignment, Hoopa Tribal Land Management must ensure a clear title.

NOTE: You must also remember that if you application is approved, you must have \$300.00 for the loan fee before you can receive your loan.

If you need assistance completing this application, please contact our office and we will be happy to assist you.

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|-----------------|
| OFFICE USE ONLY |
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HOME LOAN CREDIT APPLICATION

IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING APPLICATION.

HOME LOAN APPLICATIONS ARE CONSIDERED FOR LOANS RANGING FROM \$10,000 TO \$100,000.

ANYTHING OVER \$100,000 MUST BE APPROVED BY THE HOOPA VALLEY TRIBAL COUNCIL.

1. Please print or type your answers. Provide all information requested. If you need more space to answer any questions or wish to elaborate, provide this information on a supplemental sheet of paper. The Hoopa Development Fund – Credit Division staff is relying on the information provided. Incomplete answers or misrepresentation of information will jeopardize your ability to receive a loan, or may be grounds for defaulting you on a loan should you receive it.
2. Applicant section must be completed by original applicant, **if applicant is married, spouse must complete joint section** to the best of their knowledge.
3. Upon returning the application, all applicants must submit income verification (current check stub, bank statement, S.S.I. statement, etc.).

OFFICE USE ONLY

| DATE | RATE | LOAN NUMBER | AMOUNT | FINANCE CHARGE | MONTHLY PAYMENT | NUMBER OF PAYMENTS | FIRST PAYMENT DUE |
|------|------|-------------|--------|----------------|-----------------|--------------------|-------------------|
| | | | | | | | |

**AMOUNT, PAYMENT SCHEDULE, AND PURPOSE
INCOMPLETE APPLICATION WILL DELAY THE LOAN PROCESS**

Requested Loan Amount: \$ _____

Payment Schedule Desired: Payroll Deduction Automatic Transaction Personal Payment

Type of Home: Manufactured Home Building a Home Buying an Existing Home Home Improvements

GENERAL INFORMATION

| | | | | | |
|--|--------------------|-------------|--|--------------------|-------------|
| APPLICANT FULL NAME | | | CO-APPLICANT FULL NAME | | |
| BIRTHDATE | AGE | ROLL NUMBER | BIRTHDATE | AGE | ROLL NUMBER |
| S.S.I. # | # OF DEPENDENTS | | S.S.I. # | # OF DEPENDENTS | |
| <input type="checkbox"/> OWN <input type="checkbox"/> RENT | | | <input type="checkbox"/> OWN <input type="checkbox"/> RENT | | |
| P.O. BOX/STREET/APT. | | | P.O. BOX/STREET/APT. | | |
| CITY, STATE, ZIP | | | CITY, STATE, ZIP | | |
| HOME TELEPHONE | BUSINESS TELEPHONE | | HOME TELEPHONE | BUSINESS TELEPHONE | |
| EMPLOYER'S NAME (DEPARTMENT) | | | EMPLOYER'S NAME (DEPARTMENT) | | |
| EMPLOYER'S ADDRESS | | | EMPLOYER'S ADDRESS | | |
| POSITION/OCCUPATION.YEARS AT PRESENT JOB | | | POSITION/OCCUPATION.YEARS AT PRESENT JOB | | |

| APPLICANT | | | CO-APPLICANT | | |
|--|---------------|----------|--|---------------|----------|
| L I V I N G E S | Food | \$ _____ | L I V I N G E S | Food | \$ _____ |
| | Clothing | \$ _____ | | Clothing | \$ _____ |
| | Utilities | \$ _____ | | Utilities | \$ _____ |
| | Rent | \$ _____ | | Rent | \$ _____ |
| | Medical | \$ _____ | | Medical | \$ _____ |
| | Insurance | \$ _____ | | Insurance | \$ _____ |
| | Auto Expenses | \$ _____ | | Auto Expenses | \$ _____ |
| | Recreation | \$ _____ | | Recreation | \$ _____ |
| | Other | \$ _____ | | Other | \$ _____ |
| | TOTAL | \$ _____ | | TOTAL | \$ _____ |

Check the box that best answers the question. If you answer yes to any of the questions please provide detail on a separate sheet of paper.

| | APPLICANT | | CO-APPLICANT | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | YES | NO | YES | NO |
| Has anybody ever foreclosed or repossessed any of your property because you owed them money? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are there any unsatisfied judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you been declared bankrupt in the last 14 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you defendant in any suits or legal actions? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you a partner or officer in any other financial venture? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

IMPORTANT: PLEASE READ

The information contained in this application is provided for the purpose of obtaining or maintaining credit with the HOOPA DEVELOPMENT FUND-CREDIT DIVISION on behalf of the undersigned. Each undersigned understands that HOOPA DEVELOPMENT FUND-CREDIT DIVISION is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and correct to the best of their knowledge and that HOOPA DEVELOPMENT FUND-CREDIT DIVISION may consider this statement as continuing to be true and correct until a written notice of a change is given to HOOPA DEVELOPMENT FUND-CREDIT DIVISION by the undersigned. HOOPA DEVELOPMENT FUND-CREDIT DIVISION is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and determine my/our credit worthiness. HOOPA DEVELOPMENT FUND-CREDIT DIVISION is authorized to answer questions about its credit experience with me/us.

Applicant
Signature: _____
Please print
your name: _____

CO-Applicant
Signature: _____
Please print
your name: _____

Date: _____ S.S.I. #: _____

Date: _____ S.S.I. #: _____