

CREDIT BUILDER LOAN APPLICATION

ABOUT THE CREDIT BUILDER LOAN	
<p>The NPH Credit Builder Loan was created to assist individuals to rebuild their credit while working with an NPH Credit Counselor to learn new financial skills for better debt management in the future. If you are a victim of predatory lending or want to prepare for the future purchase of a home, the Credit Builder Loan may be able to help.</p>	
BASIC LOAN TERMS	
<ul style="list-style-type: none"> \$5,001 to \$50,000 of debt consolidated into one loan for New Mexico Residence \$10,001 to \$50,000 of debt consolidated into one loan for Arizona Residence Term: 1-5 years Interest Rate: 12.95% 	
TO QUALIFY, YOU MUST:	
<ul style="list-style-type: none"> Be Native American and living in New Mexico, Arizona or Utah Be employed for the last 2 years. Demonstrate an ability and willingness to repay the loan. Be committed to work with your NPH Credit Counselor to improve your overall credit and financial knowledge. <p>*Your credit score is not used to determine your ability to qualify, but your credit report and other documents will be reviewed to determine your creditworthiness for the Credit Builder Loan. **NPH's willingness to provide loan is subject to the requirements of NPH's loan policy and underwriting standards.</p>	
CHECKLIST OF DOCUMENTS TO SUBMIT	
	Completed Application signed by all applicants.
	Completed Monthly Budget Form.
	Signed Authorization to Release Information Form.
	Signed Disclosure Notices Form.
	Copy of State-Issued Driver License or ID Card, Military ID Card, Passport or Tribal ID Card (must present original to NPH) for all borrowers.
	Past 2 months of paystubs for all borrowers.
	Past 2 years tax returns (Federal and State) for all borrowers.
	Past 2 months of bank statements from all accounts and borrowers.
	Copies of most recent statements for debts requested to be paid off with loan (i.e. credit card statements) for all borrowers.
	<u>Members of a federally recognized Indian Tribe:</u> Copy of Tribal ID, CIB or other document verifying enrollment.

AFTER YOUR APPLICATION AND DOCUMENTS ARE SUBMITTED:

An NPH Credit Counselor will contact you for an appointment to review your loan application and will determine if you are qualified for the Credit Builder Loan.

To obtain the loan, you will be required to do the following:

1. **Action Plan and Credit Counseling**. Complete an "Action Plan" with your NPH Credit Counselor and maintain contact with your Credit Counselor during your loan repayment period.
2. **Close Accounts**: You will be required to close the credit accounts that NPH pays off with your loan proceeds and not reopen those accounts during the term of your loan. Limited exceptions to this policy may be made by NPH with good cause.
3. **Origination Fee**: An Origination Fee of **\$100.00** will be added to your loan at the time your loan agreement is signed.

Return Completed Applications To:

NATIVE PARTNERSHIP FOR HOUSING, INC.
1664 S. 2nd St.
Gallup, New Mexico 87301
PHONE: 505-722-0551
FAX: 505-722-5029

www.NativePFH.org

Phoenix Area. Return Completed Applications To:

NATIVE PARTNERSHIP FOR HOUSING, INC.
3307 E. Thunderbird Rd.
Phoenix, Arizona 85032
PHONE: 602-971-1009

www.NativePFH.org

CREDIT BUILDER LOAN APPLICATION

CREDIT BUILDER LOAN REQUEST	
Total Loan Amount Requested:	\$
Loan Funds to be Used For:	To pay off existing debt.

SECTION A – INFORMATION REGARDING APPLICANT					
Full Legal Name <i>(first, middle, last):</i>					
Current Physical Address: <i>(if no address, provide major cross streets or description):</i>	Street				
	City	State		Zip	
Current Mailing Address <i>(if different from above):</i>	Street / P.O. Box				
	City	State		Zip	
Phone #:			Email:		
Birthdate:			No. of Years at Current Address:		
Social Security No.:			Driver's License / ID #:		
# of Dependents:			Ages of Dependents:		
Are you an enrolled member of a federally recognized Indian Tribe?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Name of Tribe, Nation, Community or Band:		
If not enrolled, do you maintain a tribal affiliation or tribal community attachment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Current Employer:					
Employer's Address:					
Employer Phone #:			# of Years there:		
Position or Title:			Supervisor Name:		
Current Salary or Hourly Rate:	\$ _____ per _____	Full or Part Time?:			
Previous Employer:				# of Years there:	
Previous Employer Address:					
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the loan.					
Alimony, child support, separate maintenance received under:	<input type="checkbox"/> Court Order	<input type="checkbox"/> Written Agreement	<input type="checkbox"/> Oral Understanding		

Is any income listed in this Section A likely to be reduced before the requested credit is paid off?		<input type="checkbox"/> Yes (explain on separate sheet)	<input type="checkbox"/> No
Checking Account No.		Bank Name:	
Savings Account No.		Bank Name:	

If you are applying for joint credit with another person, fill out Section B. If you are applying for individual credit, skip Section B and go to Section C.

SECTION B – INFORMATION REGARDING CO-APPLICANT / JOINT APPLICANT					
Full Legal Name <i>(first, middle, last):</i>					
Current Physical Address: <i>(if no address, provide major cross streets or description):</i>	Street			State	Zip
	City				
Current Mailing Address <i>(if different from above):</i>	Street / P.O. Box			State	Zip
	City				
Phone #:			Email:		
Birthdate:			No. of Years at Current Address:		
Social Security No.:			Driver's License / ID #:		
# of Dependents:			Ages of Dependents:		
Are you an enrolled member of a federally recognized Indian Tribe?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Name of Tribe, Nation, Community or Band:		
If not enrolled, do you maintain a tribal affiliation or tribal community attachment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No			
Current Employer:					
Employer's Address:					
Employer Phone #:			# of Years there:		
Position or Title:			Supervisor Name:		
Current Salary or Hourly Rate:	\$ _____ per _____		Full or Part Time?:		
Previous Employer:				# of Years there:	
Previous Employer Address:					
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the loan.					
Alimony, child support, separate maintenance received under:	<input type="checkbox"/> Court Order	<input type="checkbox"/> Written Agreement	<input type="checkbox"/> Oral Understanding		
Is any income listed in this Section B likely to be reduced before the requested credit is paid off?	Yes (explain on separate sheet)			<input type="checkbox"/> No	

Checking Account No.		Bank Name:	
Savings Account No.		Bank Name:	

SECTION C – MARITAL STATUS			
Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, widowed)
Co-Applicant:	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (including single, divorced, widowed)

REFERENCES <i>(provide at least 3 references – one must be nearest relative not living with you)</i>			
Reference Name	Relationship to You	Address	Phone Number
1. Name of Nearest Relative Not Living With You: _____			
2.			
3.			
4.			

SECTION D – ASSET AND DEBT INFORMATION			
ASSETS OWNED			
Description of Assets	Value	Subject to Debt? Yes/No	Name of Owner(s)
Cash	\$		
Vehicles (Make, Model, Year)			
1. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
2. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
3. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Retirement Accounts <i>(401k, IRA, etc.)</i>	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Real Estate <i>(a home if you own it, land, etc.)</i>	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Retirement Accounts <i>(401k, IRA, etc.)</i>	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
Other Assets <i>(List)</i>			
1. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
2. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
3. _____	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	

OUTSTANDING DEBTS (Include all debts owed such as vehicles, credit cards, student loans, etc. – attach a separate sheet if more space needed)

Creditor Name <i>(Credit cards, vehicle loan, home mortgage loan, student loan)</i>	Type of Debt	Amount Owed	Check if requesting account to be paid with Loan		
Vehicles (Make, Model, Year) 1. _____ 2. _____ 3. _____	Vehicle	\$ _____ \$ _____ \$ _____	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
			<input type="checkbox"/>		
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			<input type="checkbox"/>		
			<input type="checkbox"/>		
Do you rent or own your home?	<input type="checkbox"/> Rent <input type="checkbox"/> Own	Amount of Rent or Mortgage:	\$ _____ per month		
Are you required to pay alimony, child support, or separate maintenance?	<input type="checkbox"/> No <input type="checkbox"/> Yes	Amount owed:	\$ _____ per month		
Are you a co-maker, endorser or guarantor on any loan or contract (e.g. co-signer on a car loan or credit card)?	<input type="checkbox"/> No <input type="checkbox"/> Yes	If "Yes" for whom?	<table border="1"> <tr> <td></td> <td>To whom?</td> </tr> </table>		To whom?
	To whom?				
Are there any unsatisfied judgments against you?	<input type="checkbox"/> No <input type="checkbox"/> Yes	Amount Owed:	<table border="1"> <tr> <td>\$</td> <td>To whom owed?</td> </tr> </table>	\$	To whom owed?
\$	To whom owed?				
Have you been declared bankrupt in the last 14 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes	If "Yes" where?			

BORROWER CERTIFICATION AND AUTHORIZATION

If more than one Applicant, the use of the pronouns “I” and “my” includes each individual as well as both applicants in the plural “we” and “our”.

1. **INFORMATION ON APPLICATION.** I am applying for a loan and in applying for the loan, everything I have stated in this application is correct to the best of my knowledge and I certify that all of the information is true and complete and that I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. **VERIFICATION OF INFORMATION.** I understand and agree that Native Partnership for Housing, Inc. (NPH) reserves the right to require full documentation and verification of all relevant information necessary to consider approval for a loan, which may include verification of the information provided on this application with any employer and/or any financial institution. I authorize NPH to contact my employer(s) and financial institution(s) to verify my employment and financial status.
3. **WORKPLACE CONTACT AUTHORIZATION.** If a loan is provided to me, I authorize NPH to make contact with my employer and/or contact me at my workplace regarding my loan.
4. **CREDIT REPORT AUTHORIZATION.** I have provided NPH with a verbal and/or written authorization to order a consumer credit report and to verify other credit related information in connection with my loan application, including, but not limited to, any source of credit as determined by NPH. If a loan is provided to me, NPH is authorized to order my consumer credit report during the 6th month and 12th month of my loan term in order to verify my credit status and may order a consumer credit report further as necessary for NPH’s quality control. NPH is further authorized to answer questions about NPH’s credit experience with me.
5. **REFERENCES.** I authorize NPH to contact any of the references I have listed in this Application, including, but not limited, to, contacting the references prior to and at any time after a loan may be issued to me.
6. **RECORD RETENTION.** I understand that NPH will retain this application whether or not it is approved.
7. **ACKNOWLEDGMENT AND INDEMNIFICATION.** I acknowledge that NPH is not a credit repair organization and does not guarantee specific results from the use of NPH products or services. I agree to indemnify and hold harmless NPH, its employees, officers, agents, successors and assigns from and against any and all claims, damages, losses, and actions that may be brought against NPH or its employees, officers, agents, successors and/or assigns, resulting from or arising out of the business transaction related to the loan.
8. **FALSE STATEMENTS.** I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a loan, as applicable under the provisions of 18 USCA §1014.

 APPLICANT SIGNATURE

 DATE

 CO-APPLICANT SIGNATURE

 DATE

MONTHLY BUDGET FORM

Please **TYPE** or **HANDWRITE** neatly. Fill in fields as completely as you can, including all Current Monthly Expenses that apply to you.

Print Form

Date: _____

MONTHLY EXPENSES Applicant Name(s): _____

SAVINGS:

Total \$ in Savings: _____

MONTHLY INCOME

Earned Monthly Income After Taxes

NOTE: You are not required to disclose income from alimony, child support or separate maintenance if you do not wish to have it considered as a basis for repaying the loan.

Applicant: \$ _____

Co-applicant: \$ _____

Other Monthly Income

Child Support: \$ _____

Social Security: \$ _____

Other: \$ _____

TOTAL INCOME = \$ 0

		Current (\$)	Housing Costs
SAVINGS Budgeted Each Month			
HOUSING	Rent		Rent
	Rental Insurance		
	Parking		Mortgage Payment
			Maintenance
AUTO	Car Loan(s)		
	Car Insurance		Water/Sewer
	Gasoline		
	Maintenance/Repairs		Trash Pick-up
	Public Transportation		
UTILITIES	Heat		
	Electricity		
	Water/Sewer		
	Trash Pick-up		
	Cable TV		
	Internet		
	Cell Phones		
	Telephones (land line)		
DEBTS	Child Support/Alimony		
	Credit Card Minimum Payments		
	Installment/Personal Loans		
	Student Loans		
	Other Loans		
FOOD	Groceries		
	Dining Out		
	Food at Work		
CHILDREN	Child Care		
	Tuition		
	School Fees/Books and Supplies		
MEDICAL	School Meals		
	Medical Insurance		
	Doctors		
OTHER	Dentist		
	Medications		
	Life Insurance		
	Tuition		
	Clothing		
	Church or Other Donations		
	Miscellaneous		
TOTAL EXPENSES = \$ 0			\$ 0

TOTAL INCOME - TOTAL EXPENSES = \$ 0





AUTHORIZATION TO RELEASE INFORMATION

Applicant Name:	
Co-Applicant Name:	

For more than one Applicant, the use of the pronouns “I” and “my” includes each individual as well as both applicants in the plural “we” and “our”.

I have applied for a loan with NATIVE PARTNERSHIP FOR HOUSING, INC. (NPH) and as part of the application process, NPH is authorized to verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control after a loan is closed.

I authorize you to provide to NPH, to any investor to whom a lender may sell my loan, and to the loan guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

NPH or any investor that purchases my loan may address any part of this authorization and information related to this request directly with any third party providing the information requested.

A copy of this authorization and a digital signature may be accepted as an original.

Your prompt reply to NPH and/or any investor who purchases my loan, or any loan guaranty insurer (if any) is appreciated.

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information to be provided.

 APPLICANT SIGNATURE

 DATE

 CO-APPLICANT SIGNATURE

 DATE



DISCLOSURE NOTICES

Applicant Name:	
Co-Applicant Name:	

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in the loan application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

EQUAL CREDIT OPPORTUNITY ACT

Except for special purpose credit programs, the Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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. Income which you receive as alimony, child support, or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us.

APPLICANT SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE

IMPORTANT PRIVACY INFORMATION FOR CONSUMERS

FACTS	WHAT DOES NATIVE PARTNERSHIP FOR HOUSING, INC. (NPH) DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share your personal information. Under federal law, that means personally identifiable information. Federal law gives consumers the right to limit some but not all sharing. Federal law requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • account balances, transactions history, and credit information • income, assets and payment history <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customers' personal information to run our everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NPH chooses to share; and whether you can limit this sharing.

Reasons we may share your personal information.	Does Native Partnership for Housing, Inc. (NPH) share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and/or report to credit bureaus.	Yes	No
For our marketing purposes – with our service providers we use to offer products and services to you	Yes	No
For joint marketing with other financial companies.	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences.	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	No	We don't share

Questions? or To limit sharing or direct market contact	<p>Call 505.722.0551 (Gallup Office) or (602) 971-1009 (Phoenix Office)</p> <p>Please Note: If you are a new client, we can begin sharing your information 30 days from the date we provided this notice. When you are no longer our client, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.</p> <p>Please Note: Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
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IMPORTANT PRIVACY INFORMATION FOR CONSUMERS

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WHO WE ARE

Who is providing this notice?	Native Partnership for Housing, Inc. (NPH) is a U.S. non-profit corporation providing financial services, mortgage lending and housing counseling services.
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WHAT WE DO

How does Native Partnership for Housing, Inc. (NPH) protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Native Partnership for Housing, Inc. (NPH) collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">• apply for a loan or give us your income information• provide account information or provide employment information• show your driver's license We also collect your personal information from others, such as credit bureaus, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes - information about your creditworthiness• affiliates from using your information to market to you• sharing for nonaffiliates to market you State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Native Partnership for Housing, Inc. (NPH) is affiliated with Clear Water Construction Partners, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Native Partnership for Housing, Inc. (NPH) does not share with nonaffiliated so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market Financial products or services to you. <ul style="list-style-type: none">• <i>Native Partnership for Housing, Inc. (NPH) does not jointly market.</i>