

# H PI CREDIT ASSOCIATION

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## FOR HOPI, BY HOPI

### Home Construction/Improvement, Mobile Home Checklist

#### I. General Eligibility:

- Must be 18 years of age and an enrolled member of the Hopi Tribe
- Must reside within the boundaries of the Hopi Reservation full time (\*Off reservation enrolled members may be eligible for the home const./imp. loan only for a residence located within the boundaries of the Hopi Reservation with the home secured as collateral)

#### II. Requirements for all loan requests:

- Loan Application – must be completely filled out, signed and dated by applicant(s)
- References - must be completed
- Map to residence – must be completed
- Make copies and attach the following documents for applicant and co-applicant:
  - Verification of Tribal Enrollment – CIB or Tribal ID (**Primary Applicant Only**)
  - Employment contract or term employee verification – if applicable
- Income Verification:
  - Copy of recent check stub (3 or more if hours vary) *or*
  - Last 6 months of self-employment records or tax return *or*
  - Letter of monthly income amount or bank statement if direct deposited

#### III. Additional documents/requirements for type of loan:

HOME CONSTRUCTION/IMPROVEMENT (7.25-9.0% determined by credit history)

- Must have been employed a minimum of 2 years/eligibility based on credit history
- Land assignment/map of location
- Floor plan showing dimensions, square footage, and proposed addition/changes, if applicable
- Cost estimates of labor and building materials
- Proposed work agreement between contractor/applicant
- Photo of existing home, if applicable
- Completion of Home Buyer Education Course – provided by HCA

MOBILE HOME (10.0%)

- Must have been employed a minimum of 2 years
- Land assignment/map of location
- Mobile home quote (include floor plan)
- Must include photo of mobile home (inside and outside) for each quote

#### IV. If loan request is approved, you will be required to:

- Pay a 3.0% loan fee (3.0% of the amount of loan) and filing, credit check and application fees;
- Purchase shares (one share for every hundred dollars of loan: 1 share = \$3.00);
- Provide collateral equal to or greater to secure amount of loan.



**HOPI CREDIT ASSOCIATION  
LOAN APPLICATION**

PO Box 1259 Keams Canyon, AZ 86034  
928-738-2205 Phone/ 928-738-5633 Fax

Amount Requested  \$	Purpose of Loan
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Marital Status Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/>	No. in Household:	No. of Dependents:	Veteran: Yes <input type="checkbox"/> No <input type="checkbox"/>	Primary Applicant - Head of Household: Yes <input type="checkbox"/> No <input type="checkbox"/>
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<b>Section 1</b>  Primary Applicant	Name of Applicant (Last, First, Middle Initial)	Social Security Number	Hopi Tribal Enrollment No.:	
		Date of Birth	Village:	
	Current Mailing Address (PO Box/Street/City/State/Zip)		Email Address:	
	Home Telephone Number (     )		Cell Phone Number (     )	

<b>Co-Applicant</b>  <input type="checkbox"/> Spouse <input type="checkbox"/> Other	Name of Applicant (Last, First, Middle Initial)	Social Security Number	Hopi Tribal Enrollment No./other Tribe Enrollment:	
		Date of Birth	_____	
	Current Mailing Address (PO Box/Street/City/State/Zip)		Email Address:	
	Home Telephone Number (     )		Cell Phone Number (     )	

Income from alimony, child support, or maintenance payments need not be revealed, if you do not choose to disclose such income in applying for credit. As a creditor, we may inquire whether any income stated in an application is derived from such a source

<b>Section 2</b>  Primary Applicant  Income Info	Applicant's current employer name and address		Title	
	Business Telephone Number	How long employed? (yrs/mos)	Monthly Net Pay \$	
	Other Income (monthly/annual)/ Source \$            /	Previous Employer/ How long employed /	Contract Employee 9/10 mos ( ) 12 mos ( )	Term Employee Appointment Ends:

<b>Co-Applicant</b>  Income Info	Co-Applicant's current employer name and address		Title	
	Business Telephone Number	How long employed? (yrs/mos)	Monthly Net Pay \$	
	Other Income (monthly/annual)/ Source \$            /	Previous Employer/ How long employed /	Contract Employee 9/10 mos ( ) 12 mos ( )	Term Employee Appointment Ends:



Section 5

Collateral Information

NOTE:  
Home Construction & Mobile Home Loans will use home as collateral

**COLLATERAL INFORMATION-** Please list items you would use as collateral if approved. Collateral must equal the amount of the loan requested, collateral can be items such as:

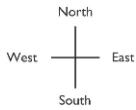
- **Personal Property** (furniture, appliances, electronics, arts & crafts, traditional clothing, etc.)
- **Automobile** (free of liens, proof of insurance)
- **Home/Mobile Home** (free of liens, proof of insurance)
- **Farm/Ranching Equipment** (horse trailer, tractors, etc.)

Description	\$Value	Description	\$Value

MAP TO RESIDENCE

Draw a detailed map (include rural address, color of home, mile post number, etc.)

Primary Applicant



Written Directions: \_\_\_\_\_

Co-Applicant

Written Directions: \_\_\_\_\_

**PERSONAL REFERENCES**

List personal references with valid address and telephone numbers. Be informed that the Hopi Credit Association reserves the right to verify the listed references.

Applicant		
Name and Address	Relationship	Telephone Numbers
1.		Home : _____ Cell Phone: _____ Work: _____
2.		Home : _____ Cell Phone: _____ Work: _____
3.		Home : _____ Cell Phone: _____ Work: _____
Co Applicant		
Name and Address	Relationship	Telephone Numbers
1.		Home : _____ Cell Phone: _____ Work: _____
2.		Home : _____ Cell Phone: _____ Work: _____
3.		Home : _____ Cell Phone: _____ Work: _____

**SIGNATURES**

By our signatures, the applicant(s) freely gives and certifies that the information contained in the Application Information Statement, and any other information supplied by the applicant, is complete, true and correct, and further states that no legal proceedings are pending against the applicant. The applicant understands that any incorrect, incomplete or false information given is cause for denial of a loan.

The applicant authorizes the lender to make whatever inquiries deemed desirable in connection with this application and agrees to furnish additional information as requested.

This application, attachments, and any commitment order approving the application in whole or in part, will constitute the loan agreement, and the applicant will not assign it, or any interest therein, to a third party without the written consent of the lender. If the applicant fails to conform to the terms of this agreement, to make every honest effort to operate in a business-like manner, to take proper care of the property purchased with or given as security for the loan, the lender may, with or without recourse to legal proceedings, take any one or more of the following steps: (a) Discontinue further advances of funds contemplated by the loan agreement; (b) take possession of and sell any property purchased with or given as security for the loan agreement; (c) prosecute legal action against the applicant; (d) declare the entire amount of the loan immediately due and payable. If the net proceeds from the sale of property and security do not amount to the indebtedness outstanding, the applicant will remain liable for the balance due.

Representatives of the lender may enter upon the premises of the applicant at any reasonable time to make inspection of the property purchased with or given as security for the loan, and of the operation of the applicant. The forum for the resolution of disputes in determination of rights and enforcement shall be the Hopi Tribal Courts and Hopi Tribal Law.

Applicant(s) understand that any information contained herein including employments and personal references in connection with this application may be verified. Applicant(s) agrees to notify the Hopi Credit Association (HCA) of any changes in name, address, employment, or any other important financial changes immediately. Applicant also agrees that they have made a complete listing of all debts and obligations. Applicant also authorizes the HCA to obtain a credit report for credit update, collection, renewal or extension of credit received. Applicant may request the name and address of the credit bureau from which a report was received. Applicant(s) understand that they agree to assume all financial and legal obligations arising from the granting of any credit made under the Hopi Credit Association. Applicant(s) also understand that this application and all its contents becomes the property of the Hopi Credit association and will not be returned

\_\_\_\_\_  
Primary Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date