



COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION OF THE TOHONO O'ODHAM NATION

For All Loan Programs

- Loan request should be to promote Economic Development.
- More than one individual can be on loan application as a co-signer to have loan approved if determined due to credit worthiness. Both individuals information should be given on all areas of application (use separate co-signer application)
- Documentation needs to be provided to support purpose.

QUALIFICATIONS:

Loan applicants must be aware of the following list of criteria before applying for loan:

1. Applicants must have some sustainable income/cash flow.
2. Applicants must show their proof of income to obtain loan by providing check stubs (which should show 80 hours), bank statements, or other documentation.
(Note: 2-3 years of positive employment is preferred.)
3. Applicant must have passed their probationary period. (i.e 60 days, 90 days, etc.)
4. Applicant must be able to set up a payroll deduction or bank ACH payment to be made to CDFI-TON.
5. Applicants setting up ACH bank payments must show proof of account activity for a year time frame by turning in bank statements for one (1) year time frame.
6. Applicants WILL NOT be allowed to close their bank account for the duration of the loan. (CDFI has the ability to use other remedies to recover loan payment until debt is paid off.)
7. Applicants may have two (2) outstanding CDFI-TON Loans at any given time and both must be in good standing.
(Only able to apply for another loan six (6) months from obtaining first loan. First loan payment amount will be included with Debt-to-Income Ratio.)
8. Applicants must be 18 years of age to obtain a loan from CDFI-TON.
9. Applicants must attend a mandatory Financial Literacy Training class before loan application is processed
10. For applicants who have previously filed for Bankruptcy, it has to have been at least 1-2 years "Discharged."

LOAN AMOUNT:

1. Amounts that loan applicant can request will vary from the different loan programs. Amounts requested can/may vary from actual amount approved for.

***We request that the applicant consider ONLY amount needed. Loan amounts will be determined by the Loan Review Committee.**

(Your debt to income ratio should be 57% or below, all applications are a case by case basis.)

TERMS:

1. Term of the loan can be requested but will be determined by the Loan Committee based on credit worthiness.
2. Interest rate will be determined by the Loan Committee based on credit worthiness and will be a fixed interest rate.
3. A Processing fee will be applied and vary depending on amount borrowed.
(This fee will be deducted from loan distribution. Example: \$2000-\$100 processing fee, client receives \$1,900 for loan.)

If you falsify or fail to divulge any correct information to CDFI-TON could result in denial in loan.

If you have any questions, Please contact CDFI-TON 520-383-0790



CONSUMER LOAN APPLICATION

Please fill out application entirely. Write "Not Applicable" (N/A) if any of the parts do not pertain to you. Boxes left empty will result in "Incomplete Application." If you have questions and need help understanding the application, please call us here at the CDFI office at 520-383-0790.
(If you're co-signing, please use "Co-Signer" application.)

Name/ Personal Information

Name: (Last, First, Middle)		Birth date:	Social Security Number:
Ethnicity: (Circle One), Caucasian / Hispanic / Latino / African American / Asian/ Native American	If Native American, Please state Tribal Affiliation:		Of T.O.N, Please State District:
Which Loan Are you Applying for? (Consumer, Home, Auto, etc)		Specify Purpose of Loan (What will loan be used for if approved?):	
Loan Amount Requesting (Refer to Loan Programs' amounts)		Terms Requesting(To pay back loan) Circle One: 1 year 2 years 3 years 4 years 5 years +	
Present Address: City: _____ State: _____ ZIP: _____			Do You: Own Rent For How Long:
Provide Two (2) Phone Numbers: 1) _____ 2) _____		Provide Two (2) email address personal and work: 1) _____ 2) _____	
If present address is a P.O Box, please list a Physical address: City: _____ State: _____ ZIP: _____			
Previous Address (if less than two years at present address): City: _____ State: _____ ZIP: _____			
Driver's License #:	Number of Dependents:	Age/s of Dependents:	
Have you received a loan from us previously? (Circle One) Yes No		If yes, state what type of loan and year previous loan was received?	

References: Please List Two (2) (We Will Contact These References)

(1) Name of Business/Personal Reference:	Two Contact Numbers of Reference (1): 1) _____ 2) _____
Reference (1) Address: City: _____ State: _____ ZIP: _____	
(2) Name of Business/Personal Reference:	Two Contact Numbers of Reference (2): 1) _____ 2) _____
Reference (2) Address: City: _____ State: _____ ZIP: _____	

Employment: Please tell us your current/past employment for the last 5 years

Job One (1) (Current/ Most Recent)			
(1)Name of Current/ Most Recent Employer & Department:		Phone Number:	Current/ Last Job Title:
Complete Address:		Employment dates: (Mon./Yr.) From: _____ To: _____	Salary/ Wage: Start: _____ Final: _____
Name of Current/ Most Recent Supervisor:			

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Employment (Continued)

Job Two (2)			
(2)Name of Employer:		Phone Number:	
		Current/ Last Job Title:	
Complete Address:		Employment dates: (Mon./Yr.)	Salary/ Wage:
		From:	Start:
Name of Last Supervisor:		To:	Final:
Job Three (3)			
(3)Name of Employer:		Phone Number:	
		Current/ Last Job Title:	
Complete Address:		Employment dates: (Mon./Yr.)	Salary/ Wage:
		From:	Start:
Name of Last Supervisor:		To:	Final:
Job Four (4)			
(4)Name of Employer:		Phone Number:	
		Current/ Last Job Title:	
Complete Address:		Employment dates: (Mon./Yr.)	Salary/ Wage:
		From:	Start:
Name of Last Supervisor:		To:	Final:

Military Information

Have you ever been in the armed forces?	If Yes, Please state branch:
Yes No	
Date Entered:	Date Discharged:

Bank Information

Do you have a bank account? (Circle one)	Name of Financial Institution: (Bank or Credit Union Name)		
Yes No			
What account/s do you have? (Checking, Savings, etc)		How long have account/s been open?	
Do you have a fixed Income/ Source of Income?	Please state what kind of Income you receive (Social Security, Disability, Retirement, etc):		
Yes No			
How long have you been receiving source of income?		Estimate monthly amount receiving:	

Assets

Acct #/Description/Types

Name of Institution

Total

Checking Account(s)			
Savings Account(s)			
Certificate of Deposit(s)			
Marketable Securities			
Real Estate			
Life Insurance			
Automobiles (Paid Off)			
Other			
		Total Expenses	

Monthly Debt

Please list accounts you pay on a monthly basis (For Example: Rent/ Mortgage, utilities, car payment, insurance, phone, cable, internet, gym membership, book club, charge accounts, installment contracts, credit cards)

Name of Creditors Owed	Account Type	Name on Account	Original Amount	Present Balance	Monthly Payments
		TOTAL OF ALL DEBT:			

Additional Information

Are you obligated to make Alimony, Support or Maintenance Payments (Circle One)? Yes No	
If yes, to who? Name and Address:	Amount Per Month:
Are you a co-maker, endorser or guarantor on any loan or contract (Circle One)? Yes No	
If yes, for who? Name:	
Are you related to anyone employed at CDFI-TON? Circle One: Yes No	
To who? Name:	
Do you have or have you had any of the following: bankruptcy, I.R.S. Liens/Levies, outstanding taxes owed or judgment(s) against you?	
If yes to any of the above, provide dates & amounts if applicable:	
Are you in the process of declaring bankruptcy at this time (Circle One)? Yes No	

Please answer additional questions below:

- 1) How did you hear about the Consumer Loan Program?
☐ Staff ☐ Friend ☐ Other _____
- 2) Are you interested in credit or budget counseling?
☐ Yes ☐ No

LOAN AGREEMENT:

I certify that everything I have stated in this application and on any attachments is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and bank history to answer questions others may ask you about my credit record with you. I understand that I must update credit information at your request if my financial condition changes.

All parties understand and agree that the Tohono O'odham Nation Tribal Court has jurisdiction to resolve any dispute under the Consumer Loan Program of the Tohono O'odham Nation and the parties do hereby submit to the personal jurisdiction of, and waive any objection to venue in, the Tohono O'odham Nation Tribal Court for the resolution of any dispute arising out of the Consumer Loan Program.

All costs, fees, and expenses of collection and/or litigation will be charged to the "Consumer", added to the balance of the loan, and if necessary CDFI has the right to process remainder of funds if loan is set up through ACH payments.

I have read and understand the loan agreement.

By signing below, I understand if I falsify or fail to divulge all correct information within this application and/or documentation given to CDFI-TON could result in denial of loan.

Applicant's Signature

Date