

NOTICE

The Warm Springs Tribal Credit Board of Directors appointed by the Warm Springs Tribal Council to supervise the Credit Enterprise have instructed the Credit Staff to discontinue financing debts to other Tribal programs such as. Housing, Utilities, Tribal Court and Day Care.

We encourage you to meet with those programs that you are delinquent with and work out a plan for repayment of these debts, because the Credit Program is no longer going to act as a collection agency to pay other debtors.


Under the Credit Charter the Board of Directors is responsible to the tribal membership to operate the program in a prudent manner assuring funding for future generations and to offer credit to tribal members in order to assist them in improving their standard of living.

CERTIFICATION

I, the undersigned state that I do not have any delinquent accounts with the Confederated Tribes and I also do hereby authorize the Warm Springs Credit Enterprise to obtain a copy of my Credit Report in conjunction with the Attached Application.

Date _____

Signature of Applicant _____

 This information **MUST** be completed in designated boxes!

LOAN APPLICATION

DATE _____

GENERAL INFORMATION	APPLICANT'S FULL NAME		Age	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	Spouse First Name	Wife's (Applicant's) Maiden Name
	Home Address & P.O. Box		Zip code	How Long There	Dependents (Include Wife) Give Number and Ages	
	Previous Home Address (If At Above Less Than 2 Yrs.)			Yrs. Mos.	No.	Ages:
	Name and Address of Nearest Relative NOT living With You		How Long There	Yrs. Mos.	Home Telephone No	Social Security No
	Name and Address of Spouse's Nearest Relative NOT living With You				Applicant's Cell No.	Relationship
	Name of Your Bank		Branch	Types of Accounts	<input type="checkbox"/> Checking <input type="checkbox"/> SAC No. _____ <input type="checkbox"/> Saving <input type="checkbox"/> Loan (Type) _____	<input type="checkbox"/> S.D. Box
Make and Model Year of All Automobiles Owned (If Any Financed, Show Details Below in Credit Information Block)						

GENERAL INFORMATION

EMPLOYMENT AND INCOME	Employer's Name	Telephone No.	How Long There Yrs. Mos.	Mo. Gross Pay \$
	Employer's Address	Position Held	Source Other Income	Other Income \$
	Spouse's Employer	Telephone No.	How Long There Yrs. Mos.	Mo. Gross Pay \$
	Spouse's Employer's Address	Position Held	Source Other Income Spouse	Spouse Other Income \$
	Applicant's Previous Employer	Position Held	How Long There Yrs. Mos.	Total \$
	Previous Employer's Address			

EMPLOYMENT AND INCOME

CREDIT INFORMATION			ADDRESS OR BRANCH		PRESENT BALANCE	MONTHLY	PAST DUE
<p>The following is a list of all obligations now owing to banks, companies and individuals, including alimony and child support when applicable.</p> <p><input type="checkbox"/> Home Loan (Name of Lender or Mortgage Holder)</p> <p><input type="checkbox"/> Rent</p> <p>Auto Loan</p>					\$	\$	
			TOTALS		\$	\$	
<p>EVER TAKEN BANKRUPTCY? <input type="checkbox"/> YES If so, when? <input type="checkbox"/> NO Year _____</p>			<p>EVER HAD MOSE. REPOSSESSED? <input type="checkbox"/> YES If "Yes" <input type="checkbox"/> NO by whom _____</p>				

CREDIT INFORMATION

I hereby affirm that the foregoing is true and correct and made for the purpose of obtaining credit. You are hereby authorized to obtain such information as you may require concerning the above statements and all persons above named are authorized to give you any information relating thereto. If this loan is for the improvement of the residence of the undersigned, payment of any balance owing shall become due at your election when said property shall be sold or encumbered or if any representations made to you shall be untrue or if you shall be served with notice of garnishment, distraint or other process in any proceeding against me or my spouse. I understand that if I am 70 years of age or older, I am not eligible for life insurance, available to the maximum of \$5,000 on the loan balance, whichever is less, on this loan.

DO NOT WRITE IN THIS SPACE. OFFICE USE ONLY.

PLEASE DEPOSIT TO MY ACCT. NO. _____ \$ _____
 ISSUE CHECK TO _____ \$ _____
 APPLY TO LOAN NUMBER _____ \$ _____
 TOTAL LOAN PROCEEDS \$ _____

CHECK ONLY ONE BOX

☐ Please charge payment to my Per Capita. Pay roll account number _____

☐ I do not desire Automatic Payment Plan.

SIGNATURE & DATE OF BIRTH

SIGNATURE & DATE OF BIRTH

CF No.

Contract No.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs
DIVISION OF CREDIT AND FINANCING

1. Name of Lender (hereafter called the "lender")
THE CONFEDERATED TRIBES OF THE WARM SPRINGS RESERVATION OF OREGON

APPLICATION FOR LOAN

DISTRIBUTION: Original to Bureau Accounting Office on loans by the United States or to lender on loans by Corporation, tribes or Credit Association; copies to borrower, Agency and others as may be required.

2. Name of Applicant (s) (hereafter called "Applicant")	Address

3. The applicant applies to the lender for a loan for the purpose and amount shown below:	Amount
	\$
Total amount requested	\$

4. The applicant freely gives and certifies that the information is complete, true and correct to the statement identified as Attachment No. 1, and further states that no legal proceedings are pending against the applicant. It is understood by the applicant that any incorrect 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.

5. Repayment will be made of all funds advanced under this application on or before the dates shown in the attached promissory note or notes, together with interest at the rate shown, payable annually.

6. Title to all property purchased with funds obtained under this application will be taken in name of the applicant, unrestricted, unless otherwise authorized by the Commissioner of Indian Affairs or his authorized representative (hereafter called the "Commissioner"). The applicant agrees to pay all taxes lawfully assessed thereon.

7. 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 consent of the lender and the Commissioner. If the applicant fails to conform to the terms of the loan agreement, to make every honest effort to operate in a businesslike 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; (c) prosecute legal action against the applicant; (d) declare the entire amount of the loan immediately due and payable; (e) prevent further disbursement of borrowed funds under the control of the applicant; and (f) through the Commissioner, have applied on the indebtedness to the lender, any restricted property, except land, and any trust funds to or accruing to the credit of the applicant, including any income from trust land. 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.

8. Representatives of the lender and of the Commissioner 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.

9. All supporting papers to the loan agreement such as releases, modifications (except those extending repayment terms or increasing the indebtedness of the signers), etc., may be signed by any one or all of the signers of this application. Any such papers signed by any one signer shall be binding on the other signers.

10. Security for the loans is shown in Attachment No. 2 hereto. All increases of livestock given as security shall be additional security. If requested by the lender or the Commissioner, the applicant will give crop mortgages during the time the applicant is indebted to the lender. These securing documents will be recorded in accordance with State Law at the expense of the applicant. Until the indebtedness to the lender is repaid in full, any buildings, fences, or fixtures built wholly or in part with funds obtained under this application shall not be a part of the land.

11. As additional security for the loan, the applicant hereby assigns to the lender, all income from trust land in which the applicant now has or may in the future acquire an interest, and any income from any source and funds from any source accruing to an Indian Money Account of the applicant. The applicant hereby grants the Commissioner full right, power, and authority to demand, collect, sue, or receipt for any income from the trust land of the applicant, and to apply such income or any of the funds in an Indian Money Account of the applicant, on the indebtedness to the lender. The applicant hereby appoints the Commissioner as attorney in fact to execute such leases on any trust land in which the applicant now has or may in the future acquire an interest, as the attorney may find necessary to facilitate repayment of the loan. The applicant hereby gives the attorney power to do everything necessary in the making of such leases as fully as the applicant could do, and hereby ratifies all that the attorney shall lawfully do or cause to be done under this authority. The applicant understands and agrees that in the case of death or dissolution, this assignment of income and power to lease shall constitute a claim against trust funds and income superior to that of the heirs or any claimant of the applicant.

Please sign below

11. Signature (s) and address (s) of witness (es)	12. Signature (s) of applicant (s) <div style="text-align: right; margin-right: 20px;">enrollee</div> <div style="text-align: right; margin-right: 20px;">spouse</div>
	13. Date <div style="text-align: right; margin-right: 20px;">20</div>

RECOMMENDATION OF LENDER

The foregoing application has been investigated, and the statements therein are true to the best of our knowledge and belief, except as shown below. The following action on the application is recommended: *(Omit on loans by United States. Attach continuation sheets, if necessary.)*

Name of Body acting on Application	Signature of Authorized Officer
Name of Lender CONFEDERATED TRIBES of the WARM SPRINGS RESERVATION of OREGON	Title Date

REPORT OF SUPERINTENDENT

This application has been investigated. I certify that: (a) The applicant is eligible for a loan from the lender; (b) the application has been properly acted upon by the lender; (c) funds for the loan are available; (d) the application does not violate any provisions of agreements between the United States and the lender; (e) the statements in the application are true and correct to the best of my knowledge and belief. The following action is taken: *(This report may be omitted on loans by the United States if the Superintendent is the final approving officer. Attach continuation sheets, if necessary. Cite authority.)*

Date	Signature of Superintendent
ACTION OF AREA DIRECTOR	

I have considered this application and take the following action: *(This report may be omitted on loans by the United States if Area Director is the final Approving Officer, and on all loans approved by the Superintendent. Attach continuation sheets, if necessary. Cite authority.)*

Date	Signature of Area Director
COMMITMENT ORDER	

The foregoing application has been approved for a loan of \$ _____, subject to the availability of funds and conditions listed below:

Conditions: *(List, attach additional sheets, if necessary.)*

1. Acceptance by the applicant of the following conditions and delivery of the original and _____ copies within _____ days of the lender.

Name of Lender CONFEDERATED TRIBES of the WARM SPRINGS RESERVATION of OREGON	Signature of authorized Officer
Date	Title

ACCEPTANCE OF APPLICANT

(Use only when lender has required conditions of approval in the commitment order.)

Signature (s) and address (es) of witness (es)	Signature (s) of applicant (s)
	Date