



YUROK ALLIANCE for NORTHERN CALIFORNIA HOUSING  
144 Klamath Blvd., Klamath, CA. Phone: (707)482-0657

## MICRO LOAN APPLICATION

Dear Applicant,

Thank you for applying for a Micro Loan, offered through the Yurok CDFI fund. A complete loan package is required to process your loan; Incomplete packets will not be accepted. Please submit the following documents:

- Micro Loan Application (attached)
- Copy of valid state issued ID (Driver's License or ID)
- Last 2 Paystubs (or other documentation to support income)
- Last tax return
- Proof of Tribal enrollment
- Proof of permanent residence (utility bill)
- Authorization of Release of Information (co-applicant must sign a separate form)
- Monthly Budget Tracking Sheet (attached)
- Credit Report
- Payroll deduction form from your employer (if applicable)
- \*\*Collateral will be determined at initial interview. This requirement may not be applicable to all loans.** If vehicle is being used as collateral, copy of vehicle title is required. Original will be required at time of closing. **OR** Pictures of collateral (if not using a vehicle)

The Micro Loan is designed to help you improve your financial condition. Micro Loans can be used to pay off collections, consolidate debt, and reduce interest rates which will result in improved credit and provide an increase in your monthly discretionary funds.

Please note: There may be additional forms requested after the above documents are processed, depending on individual circumstances. Once your completed loan packet has been accepted, you will receive a written response within two weeks.



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If your loan is approved, there will be follow up phone surveys, the first one occurring six months after the loan closing date. Your input will let us know what works and what needs improvement within our organization. Participation in the follow up surveys are a requirement of our loan programs. By initialing below, you are agreeing to follow up surveys throughout the duration of the loan with YANCH staff and/or technical assistance partners to determine progress and identify issues that may arise.

Initial here: \_\_\_\_\_

<b>APPLICANT INFORMATION</b>	
Full Name:	
Social Security #:	Tribal Enrollment #:
Physical Address:	# of years at this address:
City/State/Zip:	County:
Mailing Address (if different):	
Telephone:	Email:
Date of Birth:	

<b>EMPLOYMENT AND INCOME</b>		
Present employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Ph.:
Present Salary: (gross) \$ /month	(net) \$ /month	
Other income:	Source:	
Do you receive public assistance? Yes No	Food Stamps: Yes No	Other:

<b>CO-APPLICANT EMPLOYMENT AND INCOME</b>		
Present employer:	Position:	# of years there:
Employer Address:	City/State/Zip:	Ph.:
Present Salary: (gross) \$ /month	(net) \$ /month	
Other income:	Source:	
Do you receive public assistance? Yes No	Food Stamps: Yes No	Other:

<b>LOAN AMOUNT REQUESTED (up to \$2000) : \$</b>	
<b>USE OF LOAN: (Please list who you want to pay, and the amount owed)</b>	
CREDITOR	AMOUNT
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
<b>TOTAL:</b>	<b>\$ _____</b>

<b>COLLATERAL: List your collateral (include year, make and model)</b>			
ITEM	VALUE	APPRAISAL DATE	APPRAISAL ATTACHED?
	\$		
	\$		
TOTAL VALUE:	\$		

DATA INFORMATION:

The following information is requested by the Federal Government in order to maintain compliance with Federal laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information, but we encourage you to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the appropriate box:

I do NOT wish to furnish gender, ethnicity or race information. Initial: \_\_\_\_\_

I will furnish the information. (Please complete section below)

- GENDER:       Female       Male  
 ETHNICITY:    Hispanic       Non-Hispanic  
 RACE: (Mark all that apply):    Native American       Caucasian       Pacific Islander  
     Asian       African American       Other

Data information was provided by: <input type="checkbox"/> Applicant <input type="checkbox"/> YANCH Staff
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**PERSONAL FINANCIAL STATEMENT: List ALL accounts and bills**

TYPE OF ACCOUNT	INSTITUTION	ACCOUNT #	BALANCE
Checking			
Savings			
Other			
<b>Total Cash from accounts:</b>			\$

**LIABILITIES:**

CREDIT ACCOUNTS	CREDITOR	ADDRESS	MONTHLY PYMT	ACCOUNT #	BALANCE
Car Loan					
Bank Loan					
Visa					
MasterCard					
Other					
Other					
TOTAL MONTHLY PAYMENTS:				TOTAL OUTSTANDING:	

INCOME	AMOUNT	MONTHLY EXPENSES	AMOUNT
Borrower's Salary		Rent/Mortgage	
Spouse's Salary		Utilities	
Bonus/Commissions		Sewer/Water	
Alimony/Child Support		Food/Groceries/take out	
Investment income		Child Care	
Real Estate		Insurance	
TANF/Cash Aid		Internet/phone/cell phone	
Per Cap		Cable/satellite	
Social Security		Subscriptions (Netflix, Hulu)	
Other		Alimony/Child Support	
		Gas	
		Grooming	
		Miscellaneous	
<b>TOTAL INCOME:</b>		<b>TOTAL EXPENSES:</b>	

- Have you ever filed for bankruptcy?     YES                     NO  
Are there any outstanding judgements against you?     YES                     NO  
Are you currently a party to a lawsuit?     YES                     NO

**BORROWER'S ACKNOWLEDGEMENT:**

I certify that all responses provided on this application and attachments are true and correct. By signing below, I am giving authorization for YANCH staff to check my credit and employment history. I understand that YANCH is relying on the information I have provided to make a decision regarding the extension of credit.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

## QUESTIONNAIRE FOR MICRO LOAN APPLICANTS

Please complete the required questionnaire and submit with your application.

1. Why are you applying for a micro loan? (Circle all that apply)
  - a. I want to purchase something. If you selected this, tell us what you want to purchase:  
\_\_\_\_\_
  - b. I want to improve my credit.
  - c. I need help paying my bills.
  - d. I need to pay off an old debt.
  - e. Other: \_\_\_\_\_
  
2. How do you usually pay your bills?
  - a. Personal check/debit
  - b. Check cashing store
  - c. Money orders
  - d. Cash
  - e. Credit cards
  - f. Online banking
  - g. Other: \_\_\_\_\_
  
3. How often are you able to put money into savings?
  - a. Regularly; Monthly / Weekly (circle one)
  - b. On occasion
  - c. Never
  
4. Where do you put money that you save?
  - a. Savings account
  - b. Checking account
  - c. Savings Bond
  - d. Hidden in my house
  - e. Retirement Account
  - f. I don't save money
  - g. Other: \_\_\_\_\_
  
5. Do you have a monthly spending budget?
  - a. Yes
  - b. No

If you answered yes, how well do you follow your budget?

  - a. Very closely
  - b. Somewhat closely
  - c. Not at all
  
6. Which statement best describes how you pay your bills, rent, and other expenses?
  - a. I always pay on time
  - b. I usually pay on time
  - c. I sometimes pay on time
  - d. I almost never pay on time

7. In the past 12 months, have you seen your credit report from a credit-reporting agency such as Experian, Equifax, or TransUnion?
- Yes
  - No
  - I don't know
8. If you did see your credit report, how easy or difficult was it for you to understand it?
- Very easy
  - Somewhat easy
  - Somewhat difficult
  - Very difficult
9. Do you have financial goals you are working toward? If so, what are your goals?
10. Our goal is for our loan program to help you. To do so, we want to understand how you feel about the control you have of your money. Please circle the statement that best describes you:
- I have complete control of my money
  - I have some control of my money
  - I have little control of my money
  - I have no control of my money



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## **AUTHORIZATION TO RELEASE INFORMATION**

I, \_\_\_\_\_, have applied for or obtained a loan from Yurok Alliance for Northern California Housing (YANCH). As part of the process, YANCH may verify or seek information necessary to processing my application, and other documents required in connection with my request.

I authorize you to provide to YANCH, for verification purposes, the following applicable information:

- Past and Present employment or income records
- Bank accounts, stock holding, any other asset balances
- Past and present landlord references
- Other consumer credit references

If the request is for a new loan, I further authorize YANCH to order a consumer credit report and verify other credit information.

The information YANCH obtains is only to be used in the process of my request for assistance.

A copy of this authorization may be accepted as an original.

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Full Legal Name

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Social Security Number

Date of Birth

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Signature

Date