



**Tri-County Indian Nations Community Development Corporation  
Self-Help Housing Program**



**Date:** \_\_\_\_\_

**PRELIMINARY APPLICATION**

**\$20 single/ \$25 dual application fee (no personal checks)**

APPLICANT \_\_\_\_\_ (First, Middle, Last)      CO-APPLICANT \_\_\_\_\_ (First, Middle, Last)

AGE \_\_\_\_\_ Date of Birth \_\_\_\_\_      AGE \_\_\_\_\_ Date of Birth \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE NO. (HOME) \_\_\_\_/\_\_\_\_/\_\_\_\_ (WORK) \_\_\_\_/\_\_\_\_/\_\_\_\_ Best Time to Call \_\_\_\_\_

Are you or anyone in your household Disabled? \_\_\_\_\_ Are you a US Citizen? \_\_\_\_\_ Race \_\_\_\_\_

Do you have a CDIB card? \_\_\_\_\_ Marital Status \_\_\_\_\_ Do you rent or own your home? \_\_\_\_\_

How did you find out about the Self-Help Program? \_\_\_\_\_  
The above information is for data gathering purposes only and is strictly voluntary. It will not be considered in determining your eligibility.

NO. IN FAMILY: \_\_\_\_\_ CHILDREN'S AGES: \_\_\_\_\_ Do you have Child Care Expenses \_\_\_\_\_

INCOME SOURCE AND AMOUNT: (Include Food Stamps or Child Support, if applicable) \_\_\_\_\_

APPLICANT PLACE OF EMPLOYMENT: \_\_\_\_\_ HOW LONG EMPLOYED: \_\_\_\_\_

CO-APPLICANT PLACE OF EMPLOYMENT: \_\_\_\_\_ HOW LONG EMPLOYED: \_\_\_\_\_

TOTAL GROSS ANNUAL INCOME: \_\_\_\_\_ DO YOU OWN PROPERTY? \_\_\_\_\_

ASSETS: \_\_\_\_\_

CAN YOU FURNISH CREDIT REFERENCES UPON REQUEST? \_\_\_\_\_

**I/WE HEREBY AUTHORIZE TRI-COUNTY INDIAN NATIONS COMMUNITY DEVELOPMENT CORPORATION  
TO PROCESS A PRELIMINARY CREDIT CHECK. SEE ATTACHED DISCLOSURE.**

SOC. SEC. # \_\_\_\_\_ SOC. SEC. # \_\_\_\_\_

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

**DEBT INFORMATION (this does not include rent, utilities or insurance)**

Payable to	Monthly payment amount	Approximate balance owed

**Applications may be submitted to:  
 Tri-CountyOK 122 E. Main St. Ada, OK 74820  
 FAX:(580) 310-9826 or e-mail to [chill@tri-countyok.org](mailto:chill@tri-countyok.org) (App will be processed when fee is received.)**

**USDA is an equal opportunity provider, employer, and lender.**

**Applications may also be delivered in person to 122 E. Main St, Ada, OK**

## **CREDIT SCORE DISCLOSURE**

You understand and agree that you are providing instructions to Tri-County Indian Nations, CDC under the Fair Credit Reporting Act to access information from your personal credit profile or other information from one or more consumer reporting agencies such as Equifax, Experian, or TransUnion. Credit Information accessed for your pre-qualification request may be different than the credit information accessed by a credit grantor on a date after the date of my original pre-qualification request. By signing the attached application and providing your social security number you are authorizing Tri-County Indian Nations, CDC to obtain such information solely to conduct a pre-qualification for credit. With your signature, indicating your approval, we will initiate a “soft pull” of your credit, and this will not affect your credit score.

In addition to your credit scores, the credit report lists the key factors related to why your scores were less than the maximum possible score. Please keep in mind that the factors are only indicators of why you received less than the maximum score possible. The listing of these factors does not by itself indicate that you would not be approved for the loan you have requested. Tri-County Indian Nations, CDC considers many factors in addition to your credit scores in making a decision on your pre-qualification of your application.

MAKE YOUR **DREAM** HOME A **REALITY** WITH....



## **TRI-COUNTY SELF HELP HOUSING PROGRAM**

**A Non-Profit Organization**

### ***What is Tri County's Self Help Housing Program?***

This is a program where qualified individuals and families can build new homes. This program is offered to you by a combination of government financing, the coordination of Tri-County OK, and the family's labor.

### **Qualifications**

- ❖ Be within income level guidelines
- ❖ Have less than 41% income going to debt payments (including projected house payment)
- ❖ Consistent work history or steady source of income
- ❖ Have an acceptable credit record and score

\*If you have had credit problems in the past, call us so we can visit. This may not hurt your chances of owning your own home.

### ***Counties***

- ❖ Pontotoc
- ❖ Coal
- ❖ Johnston
- ❖ Murray
- ❖ Garvin

### ***Income Limits***

Varies depending on county and size of family. Call the office for more information.

### **Features and Facts**

- ❖ 3 or 4 bedroom floor plans
- ❖ Decoration choices
- ❖ Brick exterior
- ❖ Energy efficient construction
- ❖ Composition roof
- ❖ Central heating & A/C
- ❖ Dishwasher, range and microwave
- ❖ Attached garage
- ❖ Paved driveway pad

### **Benefits**

- ❖ No down payment
- ❖ Payments and Interest adjusted to income
- ❖ Enjoy a home you helped build with instant equity
- ❖ Provides secure and suitable housing
- ❖ Improves family values
- ❖ Allows families to graduate from renter status to homeownership
- ❖ Promotes parent's and children's self esteem
- ❖ Learn carpentry skills

### **Requirements (Self-Help)**



- ❖ Help paint
- ❖ Help install interior trim and doors
- ❖ Help insulate walls
- ❖ Clean up after contractors
- ❖ Complete a free session of Homebuyer Education class
- ❖ Be a part of a home builders team
- ❖ Help your team complete tasks at their homes and receive work credit

If you are interested and would like more information complete our preliminary application form and mail, come by or contact TRI COUNTY and speak with Carolyn or Shawna at:

122 E. Main Street

Ada, OK 74820 (580)310-9300

[www.facebook.com/tricountyok](http://www.facebook.com/tricountyok)

 (800)722-0353 (TTY/TDD) 

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