



NAKODA – AANIHH CREDIT AGENCY

LOAN CLIENT CHECKLIST:

___ Driver's License and/or Tribal ID

___ Credit Report

Credit report must include credit score and summary of accounts.

You can go online at www.creditkarma.com or www.experian.com to get a free credit report

___ Business Plan/ Loan Use Narrative

___ Last 2 Months Pay Stubs

___ Last Year's Taxes

___ Detailed Record of Collateral (VIN, Registration, Land Description, Brand, Breed, Location, etc.)

___ Completed Financial Statement (attached to application)

*****Must Be In Good Standing with Ft. Belknap ED-Credit*****

*****Checklist must be complete before application will be considered for review*****

All NACA loans will be rated by a Risk Assessment

Risk assessment is completed by Loan Officer based on borrowers ED-Credit history, independent Credit report (Equifax, Experian, and TransUnion), Character, Collateral, Capacity, and Capital. (The 5 C's of Credit)