



NAKODA-AANIHH CREDIT AGENCY

163 Food Farm Avenue
Harlem MT 59526

Office: (406) 353-8409 Fax: (406) 353-4837

Section A-Please Tell Us What You Want to Borrow:

I am Applying for:

AG loan

Credit Builder Loan

Small Business Loan

Loan Purpose:

Equipment

Working Capital

Other

Amount Request: \$ _____

Purpose of Loan if marked Other (Explain):

Section B – Please Tell Us About Yourself:

First Name:	MI:	Last Name:	DOB:	SSN:
Physical Address:		City:	State:	Zip code:
Mailing Address:		City:	State:	Zip code:
Home Phone:	Do you own or rent your home?		Mortgage/Rent Payment:	
			\$ _____	
Cell Phone:	Lien Holder/ Landlord:		Time lived there in Years/Months?	

Please Tell Us about your Employer:

Name and Address:	Work Phone:	Gross Salary:
		\$ _____/MO.
Occupation/ Title:		Time employed there, Years/Months?
Are you willing to do wage deductions from employer?		
Name and Address of Nearest relative not living with you:		

Section C – Please Tell Us About Your Co-Applicant:

First Name:	MI:	Last Name:	DOB:	SSN:
Physical Address:		City:	State:	Zip code:
Mailing Address:		City:	State:	Zip code:
Home Phone:	Do you own or rent your home?	Mortgage/Rent Payment:		
		\$		
Cell Phone:	Lien Holder/ Landlord:	Time lived there in Years/Months?		

Please Tell Us about your Employer:

Name and Address:	Work Phone:	Gross Salary: \$ _____/MO.
Occupation/ Title:	Time employed there, Years/Months?	
Are you willing to do wage deductions from employer?		
Name and Address of Nearest relative not living with you:		

Section D- Loan Details

Please describe in detail what the loan funds will be utilized for:

Breakdown or Description of Loan Fund Use	Amount
Site Improvement:	
Machine or Equipment:	
Furniture or Fixtures:	
Inventory:	
Working Capital:	
Other (Explain):	

Other Sources of Funding				
	Loan Amount	Term (Yrs.)	Interest Rate	Payment (Mos.)
NACA Loan:				
Bank Loan:				
Equity Injection:				
Other:				

Description of Collateral	
Support Documentation will need to be provided for collateral	Value
Buildings	
Machinery or Equipment	
Furniture or Fixtures	
Inventory	
Accounts Receivable	
Other	
Other	

<p>I certify that the information stated in this application is true and correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. I (we) hereby grant Nakoda-Aaniiih Credit Agency access to all necessary information concerning my (our) income, employment, bank deposits, bank balances, and other sources of financial information. In addition, I (we) give my (our) permission for the above information to be presented to the loan committee for review as part of my (our) project, all of which will be held in confidentiality.</p>	
Applicant Signature:	
Co-Applicant Signature:	

FINANCIAL STATEMENTS FOR INDIVIDUAL OR ENTITY APPLICANT

PROJECTED ANNUAL INCOME AND EXPENSES

1. INCOME

A. DESCRIPTION (Include income from crops and livestock)	B. \$ Amount
Crops(s):	
Livestock:	
2. Total Annual Farm Income	

3. EXPENSES

A. Description	B. \$ Amount
4. Total Annual Farm Expenses	
5. Net Farm Income (Income-Exp)	
6. Total Annual Non-Farm Income	
7. Total Annual Family Living Expenses	
8. Net Non-Farm Income (Subtract 7 from 6)	
9. Net Total Annual Income (Add 5 to 8)	

ASSETS AND DEBTS (Farm and Non-Farm) as of:

10. ASSETS:		12. DEBTS:		
A. DESCRIPTION	B. \$ VALUE	A. CREDITOR	B. \$ PAYMENT	C. \$ BALANCE
11. TOTAL ASSETS:		13. TOTAL DEBTS:		
		14. Total Assets from Item 11:		
		15. Total Debts from Item 13:		
		16. Net Worth (subtract 15 from 14):		

This Section of the application asks questions about your assets. Assets include anything that you own or that you are entitled to. Examples of assets include cash, investments, loans you made to another individual, personal property, vehicles, real estate, stocks, bonds, retirement.

Cash on Hand/ Bank Information				
Bank Name	Bank Address	Acct. Owner	Acct. Type	Balance
Total:				

Real Estate Information		
Type of Property		
Name and Address of Title Holder		
Date Purchased		
Present Market Value		
Name and Address of Mortgage Holder		
Mortgage Balance		
Mortgage Interest Rate		
Payment Per Year/Month		
State of Mortgage		

Vehicle Information						
Year	Make	Model	Color	VIN	Market Value	Lien (Yes/No)

Life Insurance Information				
Insurance Company	Policy Number	Name(s) of Insured	Face Value	Cash Surrender

Other Personal Property Or Assets	
If utilizing any other property or assets for security, please describe. (Name, Address, Lien holder, Amount of Lien, Terms, etc.)	
Description	Value

Accounts & Notes Receivable	
Description	Amount

Notes Payable Information					
Name & Address	Original Balance	Current Balance	Payment Amount	Frequency	How secured or endorsed type of collateral

Vehicle Lien Information							
Year	Make	Model	Creditor Name	Interest Rate	Payment Amount	Original Balance	Current Balance

Credit Card Information				
Credit Card Company	Interest Rate	Credit Limit	Balance	Payment Amount

Any Unpaid Taxes, Other Liabilities, or Other Accounts Payable

Describe in Detail. (Type, Payable to Who, Payment Amount, Payment Frequency, What property, If any Tax Lien Attached, Etc.)

Description	Amount

MONTHLY HOUSEHOLD INCOME AND EXPENSE

INCOME

Monthly Income

Salary	_____	_____
Retirement (Specify Type)	_____	_____
Public Assistance	_____	_____
Rental Income	_____	_____
Interest Income	_____	_____
Child Support	_____	_____
Alimony Received	_____	_____
Other (Please Specify)	_____	_____

TOTAL MONTHLY INCOME:

\$ _____ -

EXPENSES:

Monthly Payment

Child/Spousal Support	_____
<u>Utilities:</u>	_____
<u>Power</u>	_____
<u>Phone</u>	_____
<u>Cable</u>	_____
<u>Satellite</u>	_____
<u>Internet</u>	_____
<u>Water</u>	_____

Living Expenses:

Food, Personal Care, Clothing, Entertainment, Gifts, Etc.

Vehicle Expenses:

Licenses	(_____) Per Year	_____
Gas		_____
Upkeep/Servicing		_____
Child Care		_____

Medical, Dental & Hospital

Insurance Premiums:

Medical		_____
Life		_____
Vehicle Expenses:	(\$ _____ Per _____)	_____
Home	(\$ _____ Per _____)	_____
Property Taxes	(\$ _____ Per Year)	_____

Expenses:

Bills Due: (monthly Installments) - Attach additional Sheets as Necessary

Monthly Income

Credit Cards

_____	\$ -
_____	\$ -
_____	\$ -
_____	\$ -

Car Payments

_____	\$ -
_____	\$ -
_____	\$ -

Personal Loans (Please List each Loan Separately Including name, Address, Phone#, and Account Number)

_____	\$ -
_____	\$ -
_____	\$ -

Other Monthly Pymt (Please List each Loan Separately Including name, Address, Phone#, Account Number)

_____	\$ -
_____	\$ -
_____	\$ -

Housing Rental Payment (include Landlord's Name, Address and Telephone)

_____	\$ -

Mortgages: Include Taxes and Insurance

_____	\$ -
_____	\$ -
_____	\$ -

TOTAL EXPENSES:

\$ -

TOTAL SAVINGS:

\$ -

I (We) certify that the information stated in this personal income and expense statement includes all monthly obligations and is true and correct to the best of my (our) knowledge.

Signature

Date

Signature

Date

PERSONAL FINANCIAL STATEMENT

As of _____

Name: _____ Business Phone: _____

Residence Address: _____ Residence Phone: _____

City, State, Zip: _____ Email: _____

Business Name of Applicant/Borrower: _____

ASSETS	LIABILITIES
Cash on hand & in Banks _____	Accounts Payable _____
Savings Account _____	Notes Payable to Banks and Others _____
Accounts & Notes Receivable _____	Monthly Payment \$ _____ -
Life Insurance-Cash Surrender Value _____	Credit Cards _____
Stocks and Bonds/Retirement _____	Monthly Payment \$ _____ -
Real Estate _____	Vehicle Loan _____
Automobile-Present Value _____	Monthly Payment \$ _____ -
Other Personal Property _____	Mortgages on Real Estate _____
Other Assets _____	Monthly Payment \$ _____ -
	Loan on Life Insurance _____
	Unpaid Taxes _____
	Other Liabilities _____
	Total Liabilities _____
	Net Worth _____
	(Total Assets-Total Liabilities)
TOTAL _____	TOTAL _____

I authorize Lender to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date. These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statement may result in forfeiture of benefits.

Signature	Date:	Social Security Number
Signature	Date:	Social Security Number