



HOOPA DEVELOPMENT FUND

Credit Division

P.O. Box 1307
Hoopa, CA 95546
Phone: (530) 625-5565
Fax: (530) 625-5181
hoopadevelopmentfund.com

CHECKLIST FOR INTERMEDIATE APPLICATION

ALL APPLICATIONS MUST HAVE EVERYTHING ON THIS LIST TO BE
CONSIDERED FOR APPROVAL.

\$25.00 APPLICATION FEE. Your application will not be processed and submitted for approval until you have paid the fee.

PROOF OF INCOME. All Applicants must submit proof of income verification (current check stub, Bank/SSI Statement, etc.)

SIGNATURE. Please be sure that you have filled everything out to the best of your abilities and have signed the application.

NOTE: You must also remember that if your application is approved, you must have \$100.00 for the loan fee before you can receive your loan.

If this is your first HDF Loan, you'll need to submit your Tribal ID.

If you need assistance completing this application, please contact our office and we will be happy to assist you.

Intermediate Loan Application Handling Procedure

Processing

Intermediate Loan Applications will be accepted by Hoopa Development Fund staff and will not be considered complete until the Intermediate Application Checklist has been completed. The Intermediate Application Checklist will require that applicants review the Intermediate Loan Application Handling Procedure and applicants will be required to sign the Checklist to verify that they understand this document. Intermediate Loan Applications will be processed by the Loan Processor Using the Risk Rating System Spreadsheet to determine level of eligibility. The Risk Rating System Spreadsheet will be based on Credit Score, Debt to Income Ratio, Payment History with Hoopa Development Fund, and employment history. The purpose of this Scoring System is to ensure that all applications are being processed equally. To protect the confidentiality of all applicants, the Risk Rating System Spreadsheet will only be viewed by Hoopa Development Fund Staff and Hoopa Development Fund Committee Members.

Committee Action

Intermediate Loan Applications will be presented to the Hoopa Development Fund Committee who will decide whether to approve, deny or table each application. Presentation of applications to the HDF Committee will include a breakdown of each of the criterion used in the Risk Rating System Spreadsheet. **Staff recommendation on loan approval will be based on the applicant's overall score on the Risk Rating System Spreadsheet.** Prior to taking any action on Intermediate Loan Applications, the Committee will review a copy of the Risk Rating System Spreadsheet which will include the score of all active applicants.

Pursuant to Section 22 of the Hoopa Development Fund Credit Division Declaration of Policies and Plan of Operation, action on intermediate applications will be taken in chronological order. In the event that the applications outnumber the availability of funds, the Hoopa Development Fund Committee may table applications for a future meeting at their discretion.

Should the Hoopa Development Fund Committee table an application, it is the responsibility of the applicant to update their application 3 days prior to the next regularly scheduled loan meeting in order for their application to be considered active. If the applicant fails to update their application, their application will be considered null and void, and the applicant must begin the application process again to be considered for an intermediate loan. It is not the responsibility of Hoopa Development Fund to remind applicants to update their application.

Intermediate Applications submitted for emergencies will be subject to the Hoopa Development Fund Credit Division Emergency Procedure. In the event that the Intermediate Loan Application Handling Procedure contradicts the Emergency Procedure, the Emergency Procedure shall govern.

By signing below, I am verifying that I have read and agree to the Intermediate Loan Application Handling Procedure.

Signature

Date

HOOPA DEVELOPMENT FUND – CREDIT DIVISION
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OFFICE USE ONLY

INTERMEDIATE CREDIT APPLICATION

\$25.00 APP FEE PAID YES NO

IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING APPLICATION.

INTERMEDIATE LOAN APPLICATIONS ARE CONSIDERED FOR LOANS RANGING FROM \$2,000 TO \$10,000.

1. Please print or type your answers. Provide all information requested. If you need more space to answer any questions or wish to elaborate, provide this information on a supplemental sheet of paper. The Hoopa Development Fund – Credit Division staff is relying on the information provided. Incomplete answers or misrepresentation of information will jeopardize your ability to receive a loan, or may be grounds for defaulting you on a loan should you receive it.
2. Applicant section must be completed by original applicant, if applicant is married, spouse must complete joint section to the best of their knowledge.
3. Upon returning the application, all applicants must submit income verification (current check stub, bank statement, S.S.I. statement, etc.).

OFFICE USE ONLY

DATE	RATE	LOAN NUMBER	AMOUNT	FINANCE CHARGE	MONTHLY PAYMENT	NUMBER OF PAYMENTS	FIRST PAYMENT DUE

AMOUNT, PAYMENT SCHEDULE, AND PURPOSE
INCOMPLETE APPLICATION WILL DELAY THE LOAN PROCESS

Requested Loan Amount: \$ _____

Payment Schedule Desired: Payroll Deduction Automatic Transaction Personal Payment
 Reason for Loan: Debt Personal Home Other: _____
 Consolidation Improvements _____

GENERAL INFORMATION

APPLICANT FULL NAME	CO-APPLICANT FULL NAME				
BIRTHDATE	AGE	ROLL NUMBER	BIRTHDATE	AGE	ROLL NUMBER
S.S.I. #	# OF DEPENDENTS	S.S.I. #	# OF DEPENDENTS		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT		<input type="checkbox"/> OWN <input type="checkbox"/> RENT			
P.O. BOX/STREET/APT.		P.O. BOX/STREET/APT.			
CITY, STATE, ZIP		CITY, STATE, ZIP			
HOME TELEPHONE	BUSINESS TELEPHONE	HOME TELEPHONE	BUSINESS TELEPHONE		
EMPLOYER'S NAME (DEPARTMENT)		EMPLOYER'S NAME (DEPARTMENT)			
EMPLOYER'S ADDRESS		EMPLOYER'S ADDRESS			
POSITION/OCCUPATION. YEARS AT PRESENT JOB		POSITION/OCCUPATION. YEARS AT PRESENT JOB			

APPLICANT			CO-APPLICANT		
E	Food	\$ _____	E	Food	\$ _____
L X	Clothing	\$ _____	L X	Clothing	\$ _____
I P	Utilities	\$ _____	I P	Utilities	\$ _____
V E	Rent	\$ _____	V E	Rent	\$ _____
I N	Medical	\$ _____	I N	Medical	\$ _____
N S	Insurance	\$ _____	N S	Insurance	\$ _____
G E	Auto Expenses	\$ _____	G E	Auto Expenses	\$ _____
S	Recreation	\$ _____	S	Recreation	\$ _____
	Other	\$ _____		Other	\$ _____
TOTAL		\$ _____	TOTAL		\$ _____

Check the box that best answers the question. If you answer yes to any of the questions please provide detail on a separate sheet of paper.

Has anybody ever foreclosed or repossessed any of your property because you owed them money?

Are there any unsatisfied judgments against you?

Have you been declared bankrupt in the last 14 years?

Are you defendant in any suits or legal actions?

Are you a partner or officer in any other financial venture?

APPLICANT	CO-APPLICANT		
YES	NO	YES	NO
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IMPORTANT: PLEASE READ

The information contained in this application is provided for the purpose of obtaining or maintaining credit with the HOOPA DEVELOPMENT FUND-CREDIT DIVISION on behalf of the undersigned. Each undersigned understands that HOOPA DEVELOPMENT FUND-CREDIT DIVISION is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and correct to the best of their knowledge and that HOOPA DEVELOPMENT FUND-CREDIT DIVISION may consider this statement as continuing to be true and correct until a written notice of a change is given to HOOPA DEVELOPMENT FUND-CREDIT DIVISION by the undersigned. HOOPA DEVELOPMENT FUND-CREDIT DIVISION is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and determine my/our credit worthiness. HOOPA DEVELOPMENT FUND-CREDIT DIVISION is authorized to answer questions about its credit experience with me/us.

Applicant
 Signature: _____
 Please print
 your name: _____

Date: _____ S.S.I. #: _____

CO-Applicant
 Signature: _____
 Please print
 your name: _____

Date: _____ S.S.I. #: _____