

Home Loan Program Requirement Checklist

1. _____ **The Loan Application** - Must be completely filled out, signed and dated by the applicant(s). Married applicants, including spouses in common-law marriages, shall apply jointly.
2. _____ **ATTACH the following documents for the Applicant and/or Spouse**
(Please provide **CLEAR COPIES** as department will **NOT** make copies)
 - ◆ Valid State Drivers License(s) or State Identification Card(s)
 - ◆ Social Security Card(s)
 - ◆ Four (4) most recent check stubs from each of the applicant(s) eight (8) check stubs if paid weekly, or award letter if on fixed income.
 - ◆ Income Tax Returns for the past year.
 - ◆ Certificate of Indian Blood (CIB) (applicant(s) only)
 - ◆ Document with physical description of current residency (Utility statement, Chapter Verification, etc. Ensure physical address is on the document).
3. _____ **Employment Verification Form(s)** - Must be completed & stamped by the Employers Human Resources Department. Employment verifications will not be accepted if altered.
4. _____ **References** - All references must be nearest immediate relatives of applicant and/or spouse. **NO Co-workers or friends.**
5. _____ **Complete Homesite Lease must have applicants name on lease – Form NN200 RL**
6. _____ **Signed & Notarized Ethical Certification Form** - Required only if applicant(s) is a Navajo Nation Elected Official or Political Appointee (also applies to Co-signers). Forms available in office or online website.

Eligibility:

- 18 years and older, must be an enrolled member of the Navajo Nation.
- Must be employed **Full Time** for two (2) years or more with no break-in service.
- Applications and forms are available at the office or online at www.nnooc.org website.

NOTICE: Credit Services Department is not responsible in making any referrals to a Manufactured Home Dealer for Manufactured Home purchases, nor a Contractor for new Home Constructions. The selection of a MH Dealer or Contractor is solely at the discretion of the applicant(s).

ALL APPROVED LOANS WILL BE ASSESSED A LOAN CLOSING FEE ACCORDING TO THE LOAN CLOSING FEE SCHEDULE