



Personal Loan Program Requirement Checklist



Eligibility Determination

- Applicant must be the age majority 18 years and older.
- Must be an enrolled tribal member of the Navajo Nation, or permanent, full-time Navajo Nation Employee.
- Must be employed **Full Time** for two (2) years or more with no break-in service.
(A Co-signer may be required. A Co-signer application must be completed.)

		Yes	No
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.	Employment Verification Form(s) - Must be completed & stamped by the Employers Human Resources Department. Employment verification will not be accepted if altered.		
3.	References - All references must be nearest immediate relatives of applicant and/or spouse. NO Co-workers of Friends.		
4.	Signed & Notarized Ethical Certification Form – Required only if applicant(s) is a Navajo Nation Elected Official, Political Appointee, Presiding Judge or Office of the Controller Staff (also applies to Co-signers). Forms available in office or online website.		

ATTACH the following documents for the Applicant and /or Co-Borrower:			
Please provide CLEAR COLORED COPIES as department will NOT make copies			
➤	Valid State Driver's License(s) or State Identification Card(s)		
➤	Social Security Card (s)		
➤	Two (2) most recent check stubs from each of the applicant(s) or;		
➤	Four (4) check stubs if paid weekly, or award letter if on fixed income.		
➤	Physical Address- Document with description of <i>current residency</i> (Any current billing statement within (30) thirty days, to ensure physical address is on the document.)		

Loan Applications and forms are available at the office or online at www.nnooc.org

Loan Applications lacking any of the required documents will be considered incomplete.

An incomplete application will **NOT BE ACCEPTED.**

WE DO NOT ACCEPT FAX OR EMAILED LOAN APPLICATIONS, NO EXCEPTIONS!

ALL APPROVED LOANS WILL BE ASSESSED A LOAN CLOSING FEE OF \$65.00 AND WILL BE INCLUDED IN THE LOAN.