



Personal Loan Program Requirement Checklist



Eligibility Determination

- 18 years and older, must be an enrolled member of the Navajo Nation.
- Must be employed **Full Time** for two (2) years.
(If a co-signer is required, a co-signer application must be completed).
- Applications and forms are available at the office or online at www.nnooc.org → Departments → Credit Services Page
- Scan/Email complete application to: creditdocuments@nnooc.org

Please provide the following	Yes	No
1. Loan Application - Must be complete, filled out, signed, and dated by the applicant(s).		
2. Employment Verification Form(s) - Must be completed 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. NO Co-workers or 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.		

Attach the following documents for the Applicant and /or Co-Borrower:

Please provide clear copies.

a. Valid State Driver’s License(s) or State Identification Card(s)		
b. Social Security Card (s)		
c. Two (2) most recent check stubs from each of the applicant(s), four (4) recent check stubs if paid weekly. CURRENT award letter if on fixed income.		
d. Document with physical description of current residency (Utility statement, Chapter Verification etc. Physical address must be on the document).		

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