



# Home Loan Application

## Credit Services Department

<b>Amount Requested</b> \$ _____	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: black; color: white; padding: 2px;">Purpose of Loan (check one)</th> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> New Home Construction</td> <td style="padding: 2px;"><input type="checkbox"/> Manufactured Home</td> </tr> <tr> <td style="padding: 2px;"><input type="checkbox"/> Home Improvement</td> <td style="padding: 2px;"><input type="checkbox"/> Refinancing Existing Manufactured Mortgage</td> </tr> </table>	Purpose of Loan (check one)		<input type="checkbox"/> New Home Construction	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Refinancing Existing Manufactured Mortgage	<b>BPA No:</b> _____  <b>Date:</b> _____
Purpose of Loan (check one)								
<input type="checkbox"/> New Home Construction	<input type="checkbox"/> Manufactured Home							
<input type="checkbox"/> Home Improvement	<input type="checkbox"/> Refinancing Existing Manufactured Mortgage							
COMMUNITY PROPERTY DEBT "The Application is Considered as An Application for Credit Extended as A Debt of The Marital Community."								
<b>SECTION A – MARITAL STATUS</b>								
Married <input type="checkbox"/>	Common Law <input type="checkbox"/>	Single <input type="checkbox"/>						
		No. of Dependents _____						
<b>SECTION B – APPLICANT'S INFORMATION</b>								
<b>Name</b> (Last, First, Middle) _____	<b>Census No.</b> _____	<b>Social Security No.</b> - - -	<b>Date of Birth</b> / /					
<b>Current Mailing Address</b> (City, State, Zip Code) _____	<b>How long at address?</b> _____	<b>Home Phone No.</b> - -	<b>Cell Phone No.</b> - -					
Explain directions to your home (Street, Apt. #, mile post #, etc.) _____		<b>EMAIL:</b> _____						
<b>Chapter Affiliation (Applicant)</b> _____	<b>Agency</b> _____	<b>Elected/Appointed Official?</b>  Yes / No	<b>If Yes, Position:</b>  _____ <i>(Need Ethical Certification Form filled out and notarized. Form will be furnished by Cr. Services)</i>					
<b>SECTION C – CO-BORROWER INFORMATION</b>								
<b>Name</b> (Last, First, Middle) _____	<b>Census No.</b> _____	<b>Social Security No.</b> - - -	<b>Date of Birth</b> / /					
<b>Current Mailing Address</b> (City, State, Zip Code) _____	<b>How long at address?</b> _____	<b>Home Phone No.</b> - -	<b>Cell Phone No.</b> - -					
Explain directions to your home (Street, Apt. #, mile post #, etc.) _____								
<b>Chapter Affiliation (Applicant)</b> _____	<b>Agency</b> _____	<b>Elected/Appointed Official?</b>  Yes / No	<b>If Yes, Position:</b>  _____ <i>(Need Ethical Certification Form filled out and notarized. Form will be furnished by Cr. Services)</i>					
<b>SECTION D – PRESENT EMPLOYMENT INFORMATION</b>								
<b>Applicant's Employer &amp; Address</b> _____ _____	<b>Date of Employment</b>  / /	<b>Position or Title</b> _____	<b>Work Phone No.</b> - - - (Direct Extension) - - -					
<b>Spouse's Employer &amp; Address</b> _____ _____	<b>Date of Employment</b>  / /	<b>Position or Title</b> _____	<b>Work Phone No.</b> - - - (Direct Extension) - - -					
<b>SECTION E – MONTHLY INCOME INFORMATION</b>								
	<b>Wages (Net)</b>	<b>Other</b>	<b>Total Monthly Income</b>					
<b>Applicant's Monthly Income (Net)</b>	\$ _____	\$ _____	\$ _____					
<b>Spouse's Monthly Income (Net)</b>	\$ _____	\$ _____	\$ _____					

**SECTION E – LIST ALL DEBTS OUTSTANDING (Do Not List Living Expenses)**

	Name of Creditor(s)	Original Amount	Present Balance	Monthly Payments	For Office Use Only
1. <input type="checkbox"/> Rent <input type="checkbox"/> Own Home <input type="checkbox"/> Mortgage		\$	\$	\$	\$
2. Vehicle Payments		\$	\$	\$	\$
3. Installments		\$	\$	\$	\$
4. Credit Cards		\$	\$	\$	\$
5 Other(s)		\$	\$	\$	\$
6. Other(s)		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
		\$	\$	\$	\$
(If More, List on Separate Sheet)				TOTAL:	\$

<b>SECTION F – LIST ALL MONTHLY LIVING EXPENSES</b>					Amount
1. Food					\$
2. Utilities (electricity, water, propane, etc.)					\$
3. Telephone (cell, cable, satellite, etc.)					\$
4. Other(s)					\$
					\$
					\$
					\$
					\$
				Total (1-thru 4)	\$

**SIGNATURES**

By my (our) signature(s), I (we) certify that all information contained herein is accurate, true, complete and furnished for the purpose of obtaining a loan from the Navajo Nation. I understand that any information contained herein, including employment and personal references in connection with this application will be verified. I (We) hereby authorize the Navajo Nation to check my (our) credit profile with a Credit Reporting Agency. My (our) loan will be subject to the compliance of the Navajo Nation Business Procurement Act (BPA). If I (We) should fail to conform to the terms of my (our) loan agreement, the lender may, with or without recourse to legal proceedings, take any or all of the following action: (a) declare the entire loan amount immediately due and payable; (b) take possession of and sell any or all collateral given as security; and (c) pursue legal action against me (us). Should the net proceeds from sale of property not satisfy the balance outstanding, I (we) will remain liable for the balance due.

I (We) acknowledge that any loan agreement resulting from this application shall not be assigned to a third party without the consent of the Navajo Nation Credit Services. Representatives of Navajo Nation Credit Services may enter my premises to make inspections of the home purchased or given as security for the loan.

I (We) understand that I (we) agree to assume all financial and legal obligations arising from the granting of any credit made under the Program. If applicable, I (We) understand that if I (we) am (are) a Navajo Nation elected official or political appointee, a notarized Ethical Certification shall supplement the Application attesting that I (we) will refrain from requesting any special consideration from any personnel/program of the Navajo Nation government and will abide by the Navajo Ethics in Government Law. Any misstatement of fact(s) or misrepresentation of information may be grounds for the ineligibility of this application. I (We) understand that this application and all its contents will become the property of the Navajo Nation Credit Services Department and will not be returned.

Applicant's Signature
Date
Co-Borrower Signature
Date

# PERSONAL REFERENCE SHEET

LIST PERSONAL REFERENCES WITH VALID ADDRESSES AND TELEPHONE NUMBERS TO IMMEDIATE RELATIVES. BE INFORMED THAT THE CREDIT SERVICES DEPARTMENT WILL VERIFY THE LISTED REFERENCES. NO CO-WORKERS OR FRIENDS SHALL BE LISTED AS RELATIVES.

**APPLICANT:**

Name and Addresses	Relationship	Telephone Numbers	
1. _____ _____	Immediate Relative  _____	Home Phone No. _____-_____-_____  Cell Phone No. _____-_____-_____  _____	Work Phone No. _____-_____-_____  (Direct No.) _____-_____-_____
2. _____ _____	Immediate Relative  _____	Home Phone No. _____-_____-_____  Cell Phone No. _____-_____-_____  _____	Work Phone No. _____-_____-_____  (Direct No.) _____-_____-_____
3. _____ _____	Immediate Relative  _____	Home Phone No. _____-_____-_____  Cell Phone No. _____-_____-_____  _____	Work Phone No. _____-_____-_____  (Direct No.) _____-_____-_____
4. _____ _____	Immediate Relative  _____	Home Phone No. _____-_____-_____  Cell Phone No. _____-_____-_____  _____	Work Phone No. _____-_____-_____  (Direct No.) _____-_____-_____

**Office Use Only**

**VERIFIED BY:** \_\_\_\_\_ **Date** \_\_\_\_\_



# EMPLOYMENT VERIFICATION FORM

Credit Services Department • PO Box 2405 • Window Rock, AZ 86515 • 928-871-6749

To Authorized Human Resources Representative:

The Navajo Nation Credit Services Department is requesting verification of employment for the individual who has authorized by their signature below to furnish the information.

Employer's Name & Address

Applicant's Name

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Social Security No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

**(TO BE FILLED OUT BY THE EMPLOYER'S HUMAN RESOURCES DEPARTMENT)**

Name of Employer:					
Department:					Dept. No.:
Date of Employment:			Position Title:		
Annual Salary:	\$				
Employment Status					
Regular Full Time	Regular Part Time	Temporary	Seasonal	Other	If Other, specify

Remarks (optional): \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Signature)  
Authorized Human Resources Representative

# MAP TO RESIDENCE & PLACE OF EMPLOYMENT

(Be specific and descriptive)

APPLICANT'S NAME: \_\_\_\_\_

Draw a detailed map (including rural address number, color of house, mile post number, etc.)



---

Draw a detailed map to your place of employment.





# Home Loan Program Requirement Checklist



## Eligibility Determination

- 18 years and older, must be an enrolled member of the Navajo Nation.
- Must be employed **Full Time** two (2) years or more.
- Applications and forms are available at the office or online at [nnooc.org](http://nnooc.org)
- Scan/Email complete application to: [creditdocuments@nnooc.org](mailto: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 <b>ALTERED</b> .		
3. References - All references must be nearest immediate relatives of applicant and/or spouse. <b>NO Co-workers or Friends</b> .		
4. Complete Homesite Lease packet must have applicant's name on lease. <b>(Applies to New Manufactured Home &amp; New Construction only)</b>		
5. 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 are available in the office or online website.		

## 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. Four (4) most recent check stubs from each of the applicant(s) eight (8) check stubs if paid weekly, or current award letter if on fixed income.		
d. Income Tax Returns for the past year (If applicable).		
e. Certificate of Indian Blood (CIB) (applicant(s) only)		
f. Document with physical description of <b>CURRENT</b> residency (Utility statement, Chapter Verification etc. Physical address must be on the document).		

**ALL APPROVED LOANS WILL BE ASSESSED A LOAN CLOSING FEE ACCORDING TO THE LOAN CLOSING FEE SCHEDULE & WILL BE INCLUDED IN THE LOAN**

**NOTICE: The Credit Services Department is not responsible for making any referrals to a Manufactured Home Dealership for purchases, nor a Contractor for new Home Constructions.**

**The selection of a Manufacture Home Dealership or Contractor is solely at the discretion of the applicant(s).**

Updated: 2024