



"Co-Signer" 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
- 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 and/or spouse. 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 (also applies to Co-signers). Forms are available in the office or online website.		

Attach the following documents for the Co-Signer:

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 CURRENT 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