



Wisconsin Native Loan Fund
 PO Box 580, 705 Peace Pipe Road
 Lac du Flambeau, WI 54538

tel. 715.588.1600
 fax 715.588.3535
 http://winlf.org/

WINLF CONSUMER LOAN APPLICATION

Today's Date: _____

PERSONAL APPLICATION SUPPLEMENT			
NAME (FIRST, MIDDLE, LAST):			
DO YOU KNOW WHAT YOUR CREDIT SCORE IS?	IF YES, WHAT IS IT? ¹	DO YOU HAVE ANY ACTIVE COLLECTIONS THAT YOU ARE AWARE OF?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
DESCRIBE YOUR CREDIT SCORE TO THE BEST OF YOUR KNOWLEDGE.			
<input type="checkbox"/> Bad <input type="checkbox"/> Okay <input type="checkbox"/> Good <input type="checkbox"/> Excellent <input type="checkbox"/> No credit			
PLEASE TELL US ABOUT YOUR USE OF FINANCIAL PRODUCTS AND SERVICES.			
Do you currently have a...	→	checking account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		savings account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		reloadable prepaid debit card ² ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		credit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No
		secured credit card ³ ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
In the past five years have you utilized...	→	predatory loans ⁴ ?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
		money orders?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
		check cashing services?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
		a pawn shop?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
		a rent-to-own store?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
		advances on your paycheck from your employer?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know
Have you applied for a loan in the past five years?	<input type="checkbox"/> Yes →	Were you approved for the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> I don't know If yes, what institution holds the loan and what was it for? _____	
	<input type="checkbox"/> No →	If no, how confident do you feel in your ability to apply for and receive a loan? <input type="checkbox"/> Very confident <input type="checkbox"/> Confident <input type="checkbox"/> Neither confident nor unconfident <input type="checkbox"/> Unconfident <input type="checkbox"/> Very unconfident	
	<input type="checkbox"/> I don't know		

¹ FICO Credit Scores range from 300 to 850.

² A reloadable prepaid debit card is not linked to a bank or credit union account, but you or someone else, like a relative, employer, or a government agency, can add money into this card. You can use it to make purchases and pay bills where credit cards are accepted.

³ A secured card requires a cash collateral deposit that becomes the credit line for that account.

⁴ Payday loans, car title loans, or loans with abusive terms are considered predatory loans.



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HOUSEHOLD INFORMATION		
TOTAL NUMBER OF PEOPLE LIVING IN THIS PHYSICAL STRUCTURE (NUMBER OF PEOPLE, INCLUDING YOURSELF AND CHILDREN, THAT LIVE IN YOUR PHYSICAL STRUCTURE WHO MAY OR MAY NOT SHARE INCOME & EXPENSES):		
_____ Number of Adults Over 18 (including yourself)	+	_____ = _____ Number of Children Under 18 Total Number of People
HOW MANY BEDROOMS ARE IN THIS PHYSICAL STRUCTURE?		

HOUSING SITUATION	
PLEASE TELL US ABOUT YOUR CURRENT LIVING SITUATION.	
Type of housing (select all that apply): <input type="checkbox"/> I am currently renting in → <input type="checkbox"/> public/tribal (low-income) housing. <input type="checkbox"/> the private sector. ⁵ <input type="checkbox"/> I currently own my own → <input type="checkbox"/> manufactured home (previously known as a mobile home). ⁶ <input type="checkbox"/> modular or stick-built home. ⁷ <input type="checkbox"/> I currently live at a motel/hotel. <input type="checkbox"/> I currently live in a shelter. <input type="checkbox"/> I currently live at another person's home rent-free. <input type="checkbox"/> Other (please specify): _____	Where you live: <input type="checkbox"/> In town <input type="checkbox"/> Out of town, rural <input type="checkbox"/> Other (please specify): _____ <hr/> Land status of where you live: <input type="checkbox"/> Tribally owned land <input type="checkbox"/> My/my family's land <input type="checkbox"/> Other (please specify): _____
Who you live with (select all that apply): <input type="checkbox"/> Just myself <input type="checkbox"/> Myself and immediate family (partner and/or children) <input type="checkbox"/> Relatives <input type="checkbox"/> Other (please specify): _____	
IF YOU DON'T CURRENTLY OWN A HOME, HAVE YOU IN THE PAST?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
IF YES, WHEN DID YOU PURCHASE YOUR LAST HOME?	
<input type="checkbox"/> Yes <input type="checkbox"/> No	
PLEASE RATE THE OVERALL CONDITION OF YOUR HOME.	
<input type="checkbox"/> Very poor <input type="checkbox"/> Poor <input type="checkbox"/> Fair <input type="checkbox"/> Good <input type="checkbox"/> Excellent	
PLEASE MARK ANY OF THE FOLLOWING THAT CURRENTLY APPLY TO YOUR HOME:	
<input type="checkbox"/> Lack of running water <input type="checkbox"/> Lack of adequate sanitation facilities ⁸ <input type="checkbox"/> Other substandard conditions (describe): _____ <input type="checkbox"/> Lack of working heat <input type="checkbox"/> Dwelling structurally unsafe <input type="checkbox"/> My home has none of the above substandard conditions. <input type="checkbox"/> Lack of electricity	
IN THE LAST YEAR WERE YOU UNABLE TO AFFORD TO PAY FOR ANY OF THE UTILITIES BELOW?	
<input type="checkbox"/> Water <input type="checkbox"/> Heat <input type="checkbox"/> Electricity <input type="checkbox"/> None; I was able to pay all of my utilities this year.	
HOW MANY TIME HAVE YOU BEEN LATE WITH YOUR MORTGAGE/RENT PAYMENTS IN THE PAST 12 MONTHS?	HAVE YOU RECEIVED AN EVICTION/VACATE NOTICE IN THE LAST 12 MONTHS?
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

⁵ Privately-owned; not owned by the tribe or government.

⁶ A manufactured home (formerly known as a mobile home) is built to the Manufactured Home Construction and Safety Standards (HUD Code) and displays a red certification label on the exterior of each transportable section. Manufactured homes are built in the controlled environment of a manufacturing plant and are transported in one or more sections on a permanent chassis.

⁷ A stick-built home is a wooden house constructed entirely or largely on-site; that is built on the site which it is intended to occupy upon its completion rather than in a factory or similar facility. Modular homes are constructed to the same state, local or regional building codes as site-built homes. Other types of systems-built homes include panelized wall systems, log homes, structural insulated panels, and insulating concrete forms.

⁸ Such as a septic tank, sewer system, etc.



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PLEASE TELL US WHAT YOU WOULD LIKE TO CHANGE ABOUT YOUR CURRENT LIVING SITUATION, IF ANYTHING.

Type of housing (select all that apply):

- I am happy where I am at and with the quality of my housing, and therefore I see no reason to change.
- I'd like to change something about my housing situation. *(for example, whether I rent or own, or am in a transitory situation, or if I want to improve the mobile home or stick built house I own)*
 - I'd like to start renting in
 - public/tribal (low-income) housing.
 - the private sector.⁴
 - I'd like to purchase a(n)
 - new construction modular or stick-built home.⁶
 - new construction manufactured home (previously known as a mobile home).⁵
 - existing modular or stick-built home.
 - existing manufactured home (previously known as a mobile home).⁵
 - land/home package.
 - condo/townhome.
 - other type of home not listed above. (Please specify: _____)
 - I'd like to improve/rehabilitate my
 - manufactured home (previously known as a mobile home).⁵
 - modular or stick-built home.⁶
 - Other (please specify): _____

Where you live:

- I am happy with the physical location of where I live, and therefore I see no reason to change.
- I am interested in moving to a different physical location. *(for example, in or out of town, or on or off tribal or personally owned land)*
 - I'd like to move to an area that is
 - in town.
 - out of town (a rural area).
 - different than listed above. (Please specify: _____)
 - I'd like to move to land that is
 - tribally-owned.
 - owned by my family.
 - a different land status than mentioned above. (Please specify: _____)

Who you live with (select all that apply):

- I am happy with whom I live, and therefore I see no reason to change.
- I would like to change who I live with. *(for example, moving out of my parents' house or moving to live in the same house as my sister)*
 - I'd like to live alone.
 - I'd like to live just with my immediate family (partner and/or children).
 - I'd like to move in with relatives.
 - I'd like to live with someone other than listed above. (Please specify: _____)

WHAT SERVICES WOULD BE HELPFUL IN CHANGING YOUR HOUSING SITUATION (SELECT ALL THAT APPLY)?

- Down payment assistance
- Closing cost assistance
- Credit counseling/repair
- Help finding a home
- Help with loan qualification
- Information on land issues
- Education on homeownership process
- Gap financing
- Other (please specify): _____

WELL-BEING

FINANCIAL WELL-BEING

PLEASE CHECK THE BOX THAT DESCRIBES YOUR RESPONSE TO EACH STATEMENT.

STATEMENT	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	AGREE	STRONGLY AGREE
Because of my money situation, I feel like I will never have the things I want in life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am securing my financial future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IF YOU HAD AN UNEXPECTED EXPENSE OR SOMEONE IN YOUR FAMILY LOST A JOB, GOT SICK, OR HAD ANOTHER EMERGENCY, HOW CONFIDENT ARE YOU THAT YOUR FAMILY COULD COME UP WITH THE MONEY TO MAKE ENDS MEET WITHIN A MONTH?

- Not at all confident
- Somewhat confident
- Very confident

HOW CONFIDENT ARE YOU IN YOUR ABILITY TO ACHIEVE A FINANCIAL GOAL THAT YOU SET FOR YOURSELF TODAY?

- Not at all confident
- Somewhat confident
- Very confident





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DOES YOUR HOUSEHOLD HAVE A BUDGET, SPENDING PLAN OR FINANCIAL PLAN?
 Yes No

OVER THE PAST YEAR, WOULD YOU SAY THAT YOUR SPENDING WAS LESS THAN, MORE THAN, OR ABOUT EQUAL TO YOUR INCOME (PLEASE DO NOT INCLUDE THE PURCHASE OF A NEW HOUSE OR CAR, OR OTHER BIG INVESTMENTS YOU MAY HAVE MADE)?
 Spending less than income Spending more than income Spending about equal to income Don't know

IN THE PAST YEAR, IN WHAT WAYS HAVE YOU GIVEN BACK TO YOUR COMMUNITY?

Donations of time Donations of professional services or goods Donations of money to charitable organizations
 Lending or giving money to friends and/or family Mentoring community members Other (please specify): _____
 I haven't yet

PLEASE EXPLAIN ALL RESOURCES GIVEN BACK TO THE COMMUNITY.

PERSONAL WELL-BEING

PLEASE CHECK THE BOX THAT DESCRIBES YOUR RESPONSE TO EACH STATEMENT.

STATEMENT	STRONGLY DISAGREE	DISAGREE	NEITHER AGREE NOR DISAGREE	AGREE	STRONGLY AGREE
I have the necessary knowledge to set realistic financial goals for my family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I share financial knowledge with family and other community ⁹ members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I regularly participate in community events.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am proud to belong to my community.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I live in stable housing that is affordable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DO YOU HAVE ANY OTHER COMMENTS, QUESTIONS, OR CONCERNS?

PERSONAL LOAN INFORMATION

NAME (FIRST, MIDDLE, LAST):	BIRTHDATE:	SSN:	OTIS ID #: (OFFICE USE ONLY)
MARITAL STATUS:			
<input type="checkbox"/> Single	<input type="checkbox"/> In a relationship	<input type="checkbox"/> Engaged	<input type="checkbox"/> Married <input type="checkbox"/> Separated
<input type="checkbox"/> Divorced	<input type="checkbox"/> Widowed	<input type="checkbox"/> Civil Union	<input type="checkbox"/> Domestic Partnership
SPOUSE'S NAME (FIRST, MIDDLE, LAST):		SPOUSE'S DOB:	SPOUSE'S SSN:
ARE YOU AN ENROLLED MEMBER OF A TRIBE?			
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Pending			
IF YES OR PENDING, WHAT TRIBE?		IF YOU WOULD PREFER A DIFFERENT TRIBE NAME THAN THE FEDERAL OR STATE DESIGNATIONS FOR TRIBES, PLEASE PROVIDE BELOW. (FOR EXAMPLE, SOME INDIVIDUALS PREFER OGLALA LAKOTA INSTEAD OF OGLALA SIOUX TRIBE, OR DINE INSTEAD OF NAVAJO.)	
ENROLLMENT NUMBER (IF APPLICABLE):			

⁹ Community in however you define it.



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HIGHEST EDUCATION LEVEL COMPLETED (CHOOSE ONE):			
<input type="checkbox"/> Some high school or less	<input type="checkbox"/> Some college (no degree)	<input type="checkbox"/> Bachelor's degree	
<input type="checkbox"/> High school diploma	<input type="checkbox"/> Associate's degree or similar (vocational or technical degree)	<input type="checkbox"/> Advanced degree (master's, doctorate, etc.)	
<input type="checkbox"/> GED			
EMPLOYMENT STATUS (SELECT ALL THAT APPLY):			
<input type="checkbox"/> Regular Employment	→	What is your regular employment status?	<input type="checkbox"/> Part-time (less than 34 hrs/wk)
			<input type="checkbox"/> Full-time (35 hrs/wk or more)
		Are you employed seasonally?	<input type="checkbox"/> Yes
			<input type="checkbox"/> No
<input type="checkbox"/> Self-Employed	→	What is your self-employment status?	<input type="checkbox"/> Part-time (less than 34 hrs/wk)
			<input type="checkbox"/> Full-time (35 hrs/wk or more)
		Are you employed seasonally?	<input type="checkbox"/> Yes
			<input type="checkbox"/> No
<input type="checkbox"/> Unemployed	→	Are you currently seeking employment?	<input type="checkbox"/> Yes
			<input type="checkbox"/> No
		If no, why aren't you seeking employment?	<input type="checkbox"/> Student
			<input type="checkbox"/> Retired
			<input type="checkbox"/> Homemaker
			<input type="checkbox"/> Other reasons
			<input type="checkbox"/> Disabled
ARE YOU A VETERAN?		DO YOU HAVE A DISABILITY?	
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

ALTERNATE/EMERGENCY CONTACT		
NAME (FIRST, LAST):	PHONE:	RELATIONSHIP TO YOU:
HAS THE PERSON LISTED ABOVE BEEN INFORMED THAT S/HE IS LISTED AS AN ALTERNATE CONTACT TO BE CONTACTED IN THE CASE OF EMERGENCY OR IF YOU CANNOT BE CONTACTED VIA ONE OF THE METHODS LISTED ABOVE?		<input type="checkbox"/> Yes
		<input type="checkbox"/> No

YOUR HOUSEHOLD		
PLEASE PROVIDE THE FOLLOWING INFORMATION FOR ALL MEMBERS OF YOUR HOUSEHOLD (INCLUDING YOURSELF):		
NAME:	DATE OF BIRTH:	RELATIONSHIP TO ACCPLICANT:
		APPLICANT

CONSUMER LOAN INFORMATION	
Type of loan you are applying for:	Loan Amount Requested:
<input type="checkbox"/> Credit Builder/Repair	\$ _____
<input type="checkbox"/> Debt Consolidation	Please describe how you plan to utilize this loan in more detail:
<input type="checkbox"/> Home Improvement	
<input type="checkbox"/> Emergency (please describe): _____	
<input type="checkbox"/> Other (please specify): _____	



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AUTHORIZATION FOR RELEASE OF INFORMATION

PURPOSE:

Wisconsin Native Loan Fund, Inc. may use this authorization and the information obtained pursuant to this authorization for the purpose of evaluating undersigned's application for assistance under WINLF's Loan Program and for purposes of assuring compliance with Program policies and procedures.

AUTHORIZATION:

I authorize the release of any information (including all documentation and other material) pertinent to eligibility for the participation under WINLF's Loan Program.

PROGRAM INFORMATION ENTITIES:

- | | |
|--|--|
| TANF/W-2 Payments | Federal, State, Tribal or Local Benefits |
| General Assistance Payments | Handicapped Assistance Expenses |
| Child Care Programs | Identity and Marital Status |
| Credit History | Medical Expenses |
| Criminal Activity | Social Security Numbers |
| Family Composition | Residents Rental History |
| Employment, Income, Pensions, and Assets | Credit Bureaus |
| IRS | Welfare Agencies |
| Banks and Other Financial Institutions | Past Employers |

AUTHORIZATION:

I certify that all of the information provided on this application is true. I understand that providing false information is grounds for denial of my application and for a declaration of default in the event an intentional misrepresentation is discovered after the loan closing.

SIGNATURE

DATE