



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 HOME 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): _____	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> Where you live: <input type="checkbox"/> In town <input type="checkbox"/> Out of town, rural <input type="checkbox"/> Other (please specify): _____ </td> <td style="width: 50%; padding: 5px;"> 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): _____ </td> </tr> <tr> <td colspan="2" style="padding: 5px;"> 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): _____ </td> </tr> </table>	Where you live: <input type="checkbox"/> In town <input type="checkbox"/> Out of town, rural <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): _____	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): _____	
Where you live: <input type="checkbox"/> In town <input type="checkbox"/> Out of town, rural <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): _____				
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): _____					
IF YOU DON'T CURRENTLY OWN A HOME, HAVE YOU IN THE PAST?	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				

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?					
<input type="checkbox"/> Yes			<input type="checkbox"/> 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)?					
<input type="checkbox"/> Spending less than income		<input type="checkbox"/> Spending more than income		<input type="checkbox"/> Spending about equal to income	
<input type="checkbox"/> Don't know					
IN THE PAST YEAR, IN WHAT WAYS HAVE YOU GIVEN BACK TO YOUR COMMUNITY?					
<input type="checkbox"/> Donations of time		<input type="checkbox"/> Donations of professional services or goods		<input type="checkbox"/> Donations of money to charitable organizations	
<input type="checkbox"/> Lending or giving money to friends and/or family		<input type="checkbox"/> Mentoring community members		<input type="checkbox"/> Other (please specify): _____	
<input type="checkbox"/> 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:
MARITAL STATUS:			
<input type="checkbox"/> Single	<input type="checkbox"/> In a relationship	<input type="checkbox"/> Engaged	<input type="checkbox"/> Married
<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

HOME LOAN INFORMATION	
Type of loan you are applying for:	Describe the purpose of the loan:
<input type="checkbox"/> Home Purchase <input type="checkbox"/> Rehabilitation/Repair <input type="checkbox"/> Down Payment Assistance Loan <input type="checkbox"/> Closing Costs Assistance Loan <input type="checkbox"/> Other (please specify): _____	



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Loan Amount Requested: \$ _____		Type of home: <input type="checkbox"/> Single family <input type="checkbox"/> Multi-family ¹⁰	
Are you a first-time homebuyer?		Have you completed a first-time homebuyer training/class?	
<input type="checkbox"/> Yes →		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		If yes, could you produce your certification upon request?	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> No →		Have you experienced a bankruptcy, short-sale, foreclosure, or other similar action?	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		If yes, please describe: _____	
		Have you attended a homebuyer education course?	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
		If yes, when: _____	
		If yes, could you produce your certification upon request?	
		<input type="checkbox"/> Yes <input type="checkbox"/> No	
DO YOU LIVE WITHIN THE BOUNDARIES OF YOUR RESERVATION?		DO YOU HAVE HOMEOWNER'S INSURANCE?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
HAS THERE BEEN A RECENT APPRAISAL ON THE HOME TO ASSESS ITS CURRENT VALUE?		IF YES, WHAT WAS THE VALUE?	
<input type="checkbox"/> Yes <input type="checkbox"/> No		\$ _____	
SUBJECT PROPERTY ADDRESS:		CITY:	STATE:
_____		_____	_____
TITLE WILL BE HELD IN WHAT NAME(S) ¹¹ :		LEGAL DESCRIPTION OF SUBJECT PROPERTY:	
_____		_____	
MANNER IN WHICH TITLE WILL BE HELD:		YEAR BUILT:	
<input type="checkbox"/> Sole Ownership ¹² <input type="checkbox"/> Joint Tenancy ¹³ <input type="checkbox"/> Tenants in Common ¹⁴ <input type="checkbox"/> Other (please specify): _____		_____	
TOTAL DOWN PAYMENT AMOUNT:		SOURCE OF DOWN PAYMENT:	
\$ _____		_____	
TOTAL CLOSING COST AMOUNT:		SOURCE OF CLOSING COSTS:	
\$ _____		_____	
LAND STATUS:		PROPERTY WILL BE:	
<input type="checkbox"/> Fee Simple <input type="checkbox"/> Allotted Leasehold <input type="checkbox"/> Federal Trust Leasehold <input type="checkbox"/> Other (please specify): _____		<input type="checkbox"/> Primary ¹⁵ <input type="checkbox"/> Secondary ¹⁶ <input type="checkbox"/> Investment ¹⁷	

¹⁰ Multifamily residential (also known as multidwelling unit or MDU) is a classification of housing where multiple separate housing units for residential inhabitants are contained within one building or several buildings within one complex. A common form is an apartment building.

¹¹ For example, is there anyone else on the loan with you or will the Tribe or another organization going to be on the title as well?

¹² If one person holds title this way they have all rights to the property. They can encumber, rent, sell, donate, etc. Upon death the sole owner can pass on the property through a will or a trust otherwise it will go to his/her heirs through probate.

¹³ This is when two or more people own the property and everyone on title has equal right to the property. Title must be transferred on one deed and owners must all agree on what will be done with the property. In this manner right of survivorship applies meaning upon the death of an owner the surviving owner(s) hold full title. In this case the death certificate must be recorded in the county the property is located. You would want to use Joint Tenancy to avoid probate.

¹⁴ This is when two or more people own a piece of property but they only own a percentage with no right of survivorship. A person can encumber, sell, rent, donate, etc its percent of ownership in the property. The owner does not need permission from any other owner to sell their interest. For this reason, upon death, title must transfer through other documents like a will or trust. It will not automatically transfer to the other owner(s).

¹⁵ The owner lives in the property for a majority of the year. The property is in a location that makes sense in relation to their employment and contains characteristics that suits the needs of their immediate family.

¹⁶ A second or vacation home must be a reasonable distance away from a principal residence. Typically, lenders like to see a minimum of 50 miles for distance from the borrower's home. The owner must occupy the property for some portion of the year and the property must be suitable for year-round occupancy.

¹⁷ An investment property is a property that the borrower does not occupy. It can also be a "second home" or vacation home that is too close to a primary residence or that the underwriter does feel strong enough that it is indeed a vacation home.



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Have you started any of the title status report (TSR) process with the BIA?	<input type="checkbox"/> Yes	→	<input type="checkbox"/> What step are you on?	_____
	<input type="checkbox"/> No			
	<input type="checkbox"/> Don't know			
	<input type="checkbox"/> Not applicable			
PREFERRED LOAN TERM:				
<input type="checkbox"/> 5 years	<input type="checkbox"/> 10 years	<input type="checkbox"/> Don't know yet	<input type="checkbox"/> No preference	

SUPPORTING DOCUMENTS

PLEASE PROVIDE THE FOLLOWING SUPPORTING DOCUMENTS FOR YOUR HOME LOAN APPLICATION:	
<input type="checkbox"/> Contractor Documents (if applicable)	<input type="checkbox"/> Purchase Agreement/Contract/Estimate
<input type="checkbox"/> Construction Bid(s) (if applicable)	<input type="checkbox"/> Land Lease Documents
<input type="checkbox"/> Contractor Insurance (if applicable)	<input type="checkbox"/> Copy of Deed
<input type="checkbox"/> Documentation of Homeownership and/or Financial Education Course Completion	<input type="checkbox"/> Appraisal Report or Tax Value (if one exists)
	<input type="checkbox"/> Homeowner's Insurance or Quote

LEGAL INFORMATION

HAVE YOU BEEN INVOLVED IN BANKRUPTCY PROCEEDINGS OR INSOLVENCY PROCEEDINGS OR HAVE PENDING PERSONAL OR BUSINESS JUDGMENTS, UNSETTLED LAWSUITES OR MAJOR DISPUTES? IF YES, ATTACH EXPLANATION.	<input type="checkbox"/> Yes <input type="checkbox"/> No
ARE YOUR BUSINESS AND/OR PERSONAL TAXES PAST DUE?	<input type="checkbox"/> Yes <input type="checkbox"/> No

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