

Soboba Tribal Credit

Home Loan Intake Checklist

- Application Fee (**will be collected when we start to process your loan**)
- Short Form Residential Loan Application
- Certification and Authorization
- Privacy Policy Disclosure
- Request for Verification of Tribal Good Standing
- Copy of Tribal ID
- Per Capita Paystubs (2 most recent)
- 1099 for 2019
- 1099 for 2020
- Employment Paystubs and W-2s (2 most recent) if applicable
- New Homeowner Questionnaire Survey
- Residential Lease & Survey (New Construction)
- Remodel & Renovation Loans (Requires proof for ownership documentation)



P.O. BOX 487 • SAN JACINTO, CA 92581 • TELEPHONE (951) 654-2765

SHORT FORM RESIDENTIAL LOAN APPLICATION

The following form is an abbreviated residential loan application designed to provide us with the basic information we may need to prequalify you for a home mortgage. Please provide all of the requested information.

The items marked with () are required fields.*

LAND ASSIGNMENT INFORMATION

Do you have a survey of your land assignment? <input type="checkbox"/> YES <input type="checkbox"/> NO	Do you have an approved Residential Lease? <input type="checkbox"/> YES <input type="checkbox"/> NO	Acreage of Land Assignment _____
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Address _____

GENERAL INFORMATION

Soboba Tribal Credit: New Construction Manufactured Home Refinance Remodeling

*Loan Amount Requested \$ _____

*Loan Term Requested: 30 Years 20 Years 15 Years

Other- *Please Specify:* _____

If Refinancing: What is your current Interest rate? _____

APPLICANT INFORMATION

*Last Name _____

*First Name _____

Middle Name _____

*Social Security Number (TIN) _____ - _____ - _____ Date of Birth _____ / _____ / _____

Tribal Enrollment Number _____

Number of Dependents _____ Ages of Dependents _____

*Home Phone Number _____

Work Phone Number _____ ext. _____

Cell Number _____ E-mail Address _____

Current Address

*Address 1 _____

*City _____ *State _____ *ZIP _____ - _____

*Mailing Address (if different than above) _____

*City _____ *State _____ *ZIP _____ - _____

Time at Current Residence _____ Years, _____ Months

Residence Type Own Rent Other - *Please specify* _____

Monthly Payment \$ _____

Per Capita Income

Name Soboba Band of Luiseno Indians _____

Employment Status:

Other – *Per Capita Income* _____

Income Start Date ____/____/____

Gross Salary \$ _____ per Year Month Week

Other Income \$ _____ per Year Month Week

Other Income Source _____

EMPLOYMENT INFORMATION (If applicable)

Name of Employer _____

Work Phone Number _____ ext. _____

Employment Status:

Full Time Part Time Temp Retired

Other - *Please specify* _____

Job Title _____

Job Start Date ____/____/____

Gross Salary \$ _____ per Year Month Week

CREDIT AND ASSET INFORMATION

Liquid Assets (Cash, Savings, etc.) \$ _____

Stocks, Bonds, Mutual Funds, etc. \$ _____

Home Value (Real Estate, Personal Property) \$ _____

List of checking and savings accounts

Bank Name:	Acct No.	\$
Bank Name:	Acct No.	\$

Liabilities

Name and Address of Company	Acct. No.	Monthly Payment & Months Left to Pay	Unpaid Balance

Alimony, child support, or separate maintenance need not be revealed if you do not wish to have it considered as a basis for repaying obligation.

Declarations

YES **NO**

- Are there any outstanding judgments against you?
- Have you had property foreclosed upon or given title or deed in lieu thereof in the last 3 years?
- Do you have any federal liens against you?
- Are you presently delinquent or default on any other loan, mortgage, financial obligation?
- Do you intend to occupy the property as your primary residence?

How would you prefer to be contacted?

- Home Phone
 Work Phone
 Cell Phone
 E-mail Address
 Other - Please specify _____

Please note:

Credit check and income verification is required; other information may also be required. I certify that statements on this application are true and complete. I authorize any person, association with Soboba Tribal Credit to furnish, on request of this financial institution, information concerning me or my affairs.(Sec. 1014, Title 13, U.S. Code makes it a Federal Crime to knowingly make a false statement on this application.)

NON REFUNDABLE APPLICATION FEE: All applications are subject to a non-refundable application fee of \$100. Application fee is due once survey and Residential Lease are completed. () Initial Here

I certify to the best of my knowledge that I am in good standing with the Tribe. I am not currently subject to any sanctions or other penalties, nor do I owe any monetary debts to the Tribe.

APPLICANT'S SIGNATURE

Date ____/____/____

When completed, please bring it to our office in person.

**23906 Soboba Road
San Jacinto, CA 92583**



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NEW HOMEOWNER'S OR REMODEL/RENOVATIONS SURVEY

Homeowner Name: _____

Mailing Address: _____

Cell Phone: _____

Alternate Phone: _____

Please answer the following questions to the best of your knowledge:

1. How many adults (18+) are living in the home? _____
2. How many children (under 18 yrs old) are living in the home? _____
 - a. Age: _____ Sex: Male Female
 - b. Age: _____ Sex: Male Female
 - c. Age: _____ Sex: Male Female
 - d. Age: _____ Sex: Male Female
3. Do you require special accommodations? Yes No

Please explain: _____

4. Additional Comments



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Lender **Soboba Tribal Credit, Inc**
Borrower _____
Property _____

Certification and Authorization To Release Information

Loan # _____

Words used in this Certification and Authorization are defined below. Words in the singular mean and include the plural and vice versa.

“Borrower” is _____

“Lender” is **Soboba Tribal Credit, Inc**, and its successors, assigns or agents

Borrower certifies the follows:

1. Borrower has applied for a mortgage loan from Lender. In applying for the loan, Borrower completed a loan application containing information on the purpose of the loan, the amount and source of the down payment, employment and income verification, and assets and liabilities. Borrower certifies that all the information is true and complete. Borrower made no misrepresentations in the loan application or other documents, nor did Borrower omit any pertinent information.
2. Borrower understands and agrees that in the event the loan is processed under a reduced documentation program, Lender reserves the right to change the mortgage loan review process to full documentation program. This may include verifying the information provided on the application with Borrower’s employer and/or a financial institution.
3. Borrower fully understands that it is a federal crime punishable by fine, or imprisonment, or both to knowingly make any false statements when applying for this mortgage.

To Whom It May Concern:

1. Borrower has applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in Borrower’s loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.



Soboba Tribal Credit, Inc.

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PRIVACY POLICY DISCLOSURE

Protection of the Privacy of Personal Non-Public Information

Respecting and protecting customer privacy is vital to our business. By explaining our Privacy Policy to you, we trust that you will better understand how we keep information private and secure while using it to serve you better. Keeping **customer** information secure is a top priority, and we are disclosing our policies to help you understand how we handle the personal information about you that we collect and disclose.

The privacy Policy explains the Following:

- Protecting the confidentiality of our customer information.
- How we gather information.
- The types of information we share, why, and with whom.

Protecting the Confidentiality of Customer Information:

We take our responsibility to protect the privacy and confidentiality of **customer** information very seriously. We maintain physical, electronic, and procedural safeguards to store and secure information about you from unauthorized access, alteration, and destruction. Our control policies, for example, authorize access to customer information only by individuals who need access to do their work.

Who is Covered by the Privacy Policy?

We provide our Privacy Policy to customers when they conduct business with our company. If we change our privacy policies to permit us to share additional information we have about you, as described below, or to permit disclosures to additional types of parties, you will be notified in advance.

How We Gather Information:

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms, and any other information that you provide to us, whether in writing, in person, by telephone, electronically, or by any other means. This information may include your name, address, employment information, income, and credit references;
- Your transaction with us. This information may include account balances, payment history, and account usage;
- Consumer reporting agencies. This information may include account information and information about your credit worthiness;
- Public sources. This information may include real estate records, employment records, telephone numbers, etc.

HOME LOAN

REQUEST FOR VERIFICATION OF TRIBAL GOOD STANDING

This information is to be used by Soboba Tribal Credit, Inc. in determining whether you qualify as a prospective rental applicant. It will not be disclosed to any outside the agency.

Part I - Request

1. To: Soboba Band of Luiseño Indians Attn: Administration 23906 Soboba Road San Jacinto, CA 92583		2. From: Soboba Tribal Credit, Inc.	
3. Signature for Lender	4. Title	5. Date	6. Loan Number
7. Name and Address of Applicant		8. Signature of Applicant	
9. Tribal Enrollment No.			

Part II – Verification of Good Standing

Tribal Member is in Good Standing	<input type="checkbox"/> YES <input type="checkbox"/> NO
Tribal Member incarcerated?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Any current debts owed to the Tribe? _____	<input type="checkbox"/> YES <input type="checkbox"/> NO Amt. if any
Any delinquent debts to the Tribe? _____	<input type="checkbox"/> YES <input type="checkbox"/> NO Amt. if any
Tribal Member in violation of a contract with the Tribe?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Tribal Member is banned from any Tribal owned business?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Tribal Member has a Tribal imposed Per Capita garnishment?	<input type="checkbox"/> YES <input type="checkbox"/> NO

9. Signature	10. Title	11. Date
12. Print name signed in Item 9		