# SOBOBA TRIBAL CREDIT, INC.

## LOAN INTAKE CHECKLIST

- ☐ **Application Fee (will be collected upon approval of Good Standing)**
- ☐ Loan Application
- ☐ Borrower 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
- ☐ Direct Deposit Form if applicable
- ☐ Blank Check if applicable

# SOBOBA TRIBAL CREDIT, INC.

LOAN APPLICATION

**AMOUNT REQUESTED** **LOAN PURPOSE** ☐**REFINANCE** ☐ **2nd LOAN**

| APPLICANT'S NAME (First, Middle Initial, Last) | TRIBAL ID# | DATE OF BIRTH ____ / ____ / _____ | SOCIAL SECURITY NO. _____ - _____ - _____ |
|---|---|---|---|

| HOME PHONE (_____) _____-_____ | CELL PHONE (_____) _____-_____ | EMAIL ADDRESS |
|---|---|---|

| PRESENT ADDRESS (Street, City, State, Zip Code) | HOW LONG? | ☐ OWN ☐ RENT | MONTHLY PAYMENT |
|---|---|---|---|
| MAILING ADDRESS (If Different than above address) | | | |

| PRESENT EMPLOYER (Excluding Soboba) | EMPLOYER'S ADDRESS (City, State, Zip Code) | HOW LONG? | MONTHLY INCOME |
|---|---|---|---|

| DEBT PROTECTION OPTIONS | |
|---|---|
| **1. TRIBAL LIFE INSURANCE**<br>* Borrowers can use their Tribal Life Insurance to protect their debt in the event of their death. There is no charge with this option.<br>IF CHOOSING THIS OPTION, **SKIP QUESTIONS 2-4.** | **YES** ☐<br>**NO** ☐ |
| **2. SECURIAN DEBT PROTECTION**<br>* Borrowers can pay for additional protection. The fee depends on the amount of the loan. Not to exceed $75.<br>IF CHOOSING THIS OPTION, **PLEASE COMPLETE QUESTIONS 3-4.** | **YES** ☐<br>**NO** ☐ |

| LIABILITES | MONTHLY PAYMENT |
|---|---|
| AUTO (1) | |
| AUTO (2) | |
| CHILD SUPPORT | |
| OTHER MONTHLY EXPENSES | |

| | |
|---|---|
| **3**. During the past two years, have you been advised of or treated for cancer, heart attack, coronary artery disease, stroke, or cirrhosis? | **YES** ☐ **NO** ☐ |
| **4**. Have you ever been diagnosed as having or been treated for AIDS or any disorder of your immune system? Or had any test showing evidence of antibodies to the AIDS virus (a positive HIV test)? | **YES** ☐ **NO** ☐ |

**EMAIL NOTICE:** If approved for a Personal Loan from Soboba Tribal Credit, Inc., Quarterly Loan Statements will be sent to the email listed above. (_____) **INITIAL HERE**

- If you would like to receive your Quarterly Loan Statements via mail, Check the Box ☐

**NON-REFUNDABLE APPLICATION FEE:** All applications are subject to a non-refundable application fee of $100. Application must be submitted with money order or cash payment of $100. (_____) **INITIAL HERE**

**PLEASE READ BEFORE SIGNING:** By signing below, I am consenting to Soboba Tribal Credit, Inc. to obtain any reports containing credit and/or personal information that is/are required in obtaining credit from Soboba Tribal Credit, Inc. I declare that the information given on this application is true and accurate in every aspect. This declaration is made for the purpose of obtaining credit from Soboba Tribal Credit, Inc. and will remain confidential.

**SIGNATURE OF APPLICANT** **DATE**

**X**

**FOR SOBOBA TRIBAL CREDIT, INC. USE ONLY**

| LOAN MANAGER | CREDIT COMMITTEE | DENIED | APPROVED |
|---|---|---|---|
| **Carol Orozco** | **Steven Estrada** | | |
| | **Robert Samario** | | |
| Date: | **Lenell Carter** | | |

AMOUNT APPROVED:

Notes:

# Borrower Authorization

This information is to be used by Soboba Tribal Credit, Inc., a wholly owned entity of the Soboba Band of Luiseño Indians, a federally recognized Indian tribe, to determine whether you qualify as a prospective borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected.

## Part I - General Information

| 1. Borrower | 2. Name and address of Lender |
|---|---|
| SSN: | Soboba Tribal Credit, Inc.<br>23906 Soboba Road<br>San Jacinto, CA 92583<br>Tel: (951) 654-5544 x 4131<br>EIN: |

| 3. Date | 4. Loan Number | |
|---|---|---|
| | | |

## Part II – Borrower Authorization

I, hereby authorize Soboba Tribal Credit, Inc. to verify my past and present employment earnings records, bank accounts, and any other asset balances that are needed to process my loan application. I further authorize the Lender to order, verify, and collect information found on my consumer credit report, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization.

The information the Lender obtains may be used in the processing of my loan application, obtaining information from collections, and settling any debts on my behalf. A copy of my consumer credit report will be provided to me.

_____ _____

Borrower Signature Date

# SOBOBA TRIBAL CREDIT, INC.

## 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 confidentially 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

Information We Share:

We may disclose information we have about you as permitted by law. We are required to or we may provide information about you to third-parties without your consent, as permitted by law, such as:

- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability.
- To report account activity to bureaus.
- To consumer reporting agencies.

| _____ | _____ | _____ |
|---|---|---|
| Borrower Signature | Date | Loan No. |

# 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 borrower under its program. It will not be disclosed to any outside the agency.

**Part I - Request**

| | | | |
|---|---|---|---|
| 1. To: Soboba Band of Luiseño Indians<br>Attn: Administration<br>23906 Soboba Road<br>San Jacinto, CA 92583 | | 2. From: Soboba Tribal Credit, Inc. | |
| 3. Signature of 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**

| Pre-Approval | Final |
|---|---|
| Tribal Member is in Good Standing<br>☐ YES ☐ NO | Tribal Member is in Good Standing<br>☐ YES ☐ NO |
| Tribal Member incarcerated?<br>☐ YES ☐ NO | Tribal Member incarcerated?<br>☐ YES ☐ NO |
| Any current debts owed to the Tribe?<br>☐ YES ☐ NO | Any current debts owed to the Tribe?<br>☐ YES ☐ NO |
| Amt. if any _____ | Amt. if any _____ |
| Any delinquent debts to the Tribe?<br>☐ YES ☐ NO | Any delinquent debts to the Tribe?<br>☐ YES ☐ NO |
| Amt. if any _____ | Amt. if any _____ |
| Tribal Member in violation of a contract with the Tribe?<br>☐ YES ☐ NO | Tribal Member in violation of a contract with the Tribe?<br>☐ YES ☐ NO |
| Tribal Member is banned from any Tribal owned business?<br>☐ YES ☐ NO | Tribal Member is banned from any Tribal owned business?<br>☐ YES ☐ NO |
| Tribal Member has a Tribal imposed Per Capita garnishment?<br>☐ YES ☐ NO | Tribal Member has a Tribal imposed Per Capita garnishment?<br>☐ YES ☐ NO |

| Pre-Approval | Final |
|---|---|
| 10. Signature | 10. Signature |
| 11. Title | 11. Title |
| 12. Date | 12. Date |
| 13. Print name signed in Item 10 | 13. Print name signed in Item 10 |