

Gary Batton, Chief
Jack Austin Jr., Assistant Chief

Bobby L. Yandell, Jr., Executive Director

CREDIT REPAIR LOANS

Credit Repair loans are to assist Choctaw Tribal Members within the 10-1/2 counties of Choctaw Nation. Loans will include collections, charge offs, judgments, liens and repossessions. In order to receive assistance from the Housing Authority of the Choctaw Nation you will be required to attend Budgeting Classes for a period of 3 months. A Service Coordinator will contact you once we have processed your loan application.

REQUEST FOR SUPPORTING DOCUMENTS

- ✓ List the Name, Address and Account # (if applicable) for all landlords or mortgage lenders for the last two years.
 - 1.
 - 2.

- ✓ On application, list Borrower as the CDIB/Membership Cardholder and Non-Tribal Member will be listed as Co-Borrower.
- ✓ Copy of most recent pay stub for 30-day period.
- ✓ Copy of award letter for SSI, AFDC, retirement income, etc.
- ✓ W2's for past two years.
- ✓ Past 2 years signed and dated federal income tax returns
- ✓ Copy of most recent bank statement must have bank name & address and your account information.
- ✓ Copy of Social Security card and a picture identification (Valid Driver's License) for all borrowers
- ✓ Copy of front and back of CDIB and Tribal Membership card
- ✓ If you are applying as a Borrower only, please submit **\$35.00** for the credit report fee. If you are applying as a Borrower and Co-Borrower as married, please submit **\$50.00**. If you are applying as a Borrower and Co-Borrower as unmarried, please submit **\$65.00**

Please furnish the information listed above with your loan application. This information is extremely important to the timely processing of your application. During the processing of your loan, you may be asked to furnish other information and letters of explanation for your file.

MAIL ALL DOCUMENTS TO:
Housing Authority of the Choctaw Nation of Oklahoma
Attn: Home Finance Department
P.O. Box G, Hugo, OK 74743
Phone 800-235-3087 or 580-326-7521
Fax 580-317-9610

Valerie Powell, Senior Director
Leah Williams, Director

Assistant Director of Operations, ext. 6317
Loan Processors, extensions 6325 & 6315
Loan/Escrow Clerks, extensions 6326 & 6332
Mortgage Support Specialist, extensions 6356 & 6323

Assistant Director of Loan Services, ext. 6320
Loan Officers, extensions 6337, 6307, 6361
Loan Closers, extensions 6324 & 6314

CREDIT REPAIR APPLICATION

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below).

BORROWER	DATE	CO-BORROWER	DATE
Amount Requested:		Purpose of Loan: <b style="text-align: center;">CREDIT REPAIR	
Borrower		Co-Borrower	
BORROWER INFORMATION			
Legal Name (including first name, middle initial, last name):		Legal Name (including first name, middle initial, last name):	
Social Security #:	Date of Birth:	Home Phone:	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single	Number of Dependents: (not listed by Co-Borrower) No. _____ Ages _____	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Single	Number of Dependents: (not listed by Co-Borrower) No. _____ Ages _____
E-mail Address:	Cell Phone:	E-mail Address:	Cell Phone:
Physical Address (street, city, state, ZIP) _____ No. Yrs.		Physical Address (street, city, state, ZIP) _____ No. Yrs.	
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
<i>If residing at present address for less than two years, complete the following:</i>			
Former Address (street, city, state, ZIP) _____ No. Yrs.		Former Address (street, city, state, ZIP) _____ No. Yrs.	
Former Address (street, city, state, ZIP) _____ No. Yrs.		Former Address (street, city, state, ZIP) _____ No. Yrs.	
Borrower		Co-Borrower	
EMPLOYMENT INFORMATION			
Name & Address of Employer _____ No. Yrs.		Name & Address of Employer _____ No. Yrs.	
Business Phone: _____		Business Phone: _____	
Position/Title: _____		Position/Title: _____	
Gross Monthly Income: _____		Gross Monthly Income: _____	

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer Dates (from-to) _____ Business Phone: _____ Position/Title: _____	Name & Address of Employer Dates (from-to) _____ Business Phone: _____ Position/Title: _____
Name & Address of Employer Dates (from-to) _____ Business Phone: _____ Position/Title: _____	Name & Address of Employer Dates (from-to) _____ Business Phone: _____ Position/Title: _____

Other Income: Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for repaying this loan.

	\$
	\$

Deposit and Investment Accounts:
(Please include all checking, savings, certificates of deposit, retirement, and brokerage accounts.)

Name of Financial Institution:	Account Number:	Balance:
		\$
		\$
		\$

Outstanding Debts:
(Include all Financial Institutions, Mortgage Companies, Individuals and other creditors, including obligations to pay rent, alimony or child support.)

Creditor:	Account Number:	Balance:	Payment:

I/we certify that all statements in this application are correct to the best of my knowledge and are for the purpose of obtaining credit. This application shall be a part of any evidence of indebtedness, loan documents or security agreements evidencing the loan requested if such loan is approved. You are authorized to check my credit and employment history and to answer questions concerning your credit experience with me. I/We understand that you will retain this application whether or not a loan is approved.

BORROWER **DATE** **CO-BORROWER** **DATE**

HOUSEHOLD INCOME WORKSHEET

APPLICANT _____
LAST
FIRST
MIDDLE

ADDRESS _____
STREET
CITY
STATE
ZIP

COUNTY _____

BORROWER TELEPHONE # _____
HOME
WORK
CELL

CO-BORROWER TELEPHONE # _____
HOME
WORK
CELL

BEST TIME TO CONTACT (and best contact #) _____

EMAIL ADDRESS _____

FAMILY STATUS _____
TOTAL IN FAMILY
OF MINOR(S)

CURRENT HOME STATUS: RENT _____ OWN _____ OTHER _____
 NUMBER OF ROOMS OF CURRENT HOME _____

DEGREE OF INDIAN BLOOD _____ TRIBE _____

****ANSWERING THE FOLLOWING QUESTIONS WILL HAVE NO BEARING ON ELIGIBILITY FOR ASSISTANCE****

ARE YOU RELATED TO ANY PERSON EMPLOYED BY THE HOUSING AUTHORITY OF THE CHOCTAW NATION OF OKLAHOMA?
 YES _____ NO _____ IF YOU ANSWERED YES TO THE ABOVE QUESTION, PLEASE LIST WHOM AND HOW YOU
 ARE RELATED _____

PLEASE LIST ALL PERSONS (INCLUDING APPLICANTS) LIVING IN YOUR HOME AND INFO ON EACH MEMBER.

HOUSEHOLD MEMBERS	RELATIONSHIP	DATE OF BIRTH	SOCIAL SECURITY #	GROSS YEARLY INCOME

BORROWER _____ DATE _____

CO-BORROWER _____ DATE _____

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining 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. Name and address of Borrower(s)

2. Name and address of Lender

CHOCTAW HOME FINANCE CORPORATION

P.O. BOX G

Hugo, OK 74743

TEL: 580-326-7521, FAX: 580-317-9610

Part II—Borrower Authorization

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

The information the Lender obtains is only to be used in the processing of my application.

Part III—Authorization To Release Information

I have applied for a loan through Choctaw Home Finance Corporation. As part of the application process, I hereby authorize Choctaw Home Finance to release my loan application file to Choctaw Housing Authority Service Coordination Department for the purpose of budgeting classes.

Borrower

Date

Borrower

Date

BORROWER REFERENCE SHEET

REQUIREMENTS:

- 3 References must not be living with borrower, or other references.
- Maximum 2 relatives.
- Each reference must have complete information.

BORROWER(S) NAMES: _____

Name: _____

Address: _____

Directions: _____

Telephone Number: _____ Work Number: _____

Employer: _____ Relationship: _____



Name: _____

Address: _____

Directions: _____

Telephone Number: _____ Work Number: _____

Employer: _____ Relationship: _____



Name: _____

Address: _____

Directions: _____

Telephone Number: _____ Work Number: _____

Employer: _____ Relationship: _____



APPLYING FOR HUD HOUSING ASSISTANCE?

**THINK ABOUT THIS...
IS FRAUD WORTH IT?**

Do You Realize...

If you commit fraud to obtain assisted housing from HUD, you could be:

- Evicted from your apartment or house.
- Required to **repay** all overpaid rental assistance you received.
- Fined up to \$10,000.
- Imprisoned for up to five years.
- Prohibited from receiving future assistance.
- Subject to State and local government penalties.

Do You Know...

You are committing fraud if you sign a form knowing that you provided false or misleading information.

The information you provide on housing assistance application and recertification forms will be checked. The local housing agency, HUD, or the Office of Inspector General will check the income and asset information you provide with other Federal, State, or local governments and with private agencies. Certifying false information is fraud.

So Be Carefull

When you fill out your application and yearly recertification for assisted housing from HUD make sure your answers to the questions are accurate and honest. You must include:

All sources of income and changes in income you or any members of your household receive, such as wages, welfare payments, social security and veterans' benefits, pensions, retirement, etc.

Any money you receive on behalf of your children, such as child support, AFDC payments, social security for children, etc.

Any increase in income, such as wages from a new job or an expected pay raise or bonus.

All assets, such as bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc., that are owned by you or any member of your household.

All income from assets, such as interest from savings and checking accounts, stock dividends, etc.

Any business or asset (your home) that you sold in the last two years at less than full value.

The names of everyone, adults or children, relatives and non-relatives, who are living with you and make up your household.

(Important Notice for Hurricane Katrina and Hurricane Rita Evacuees: HUD's reporting requirements may be temporarily waived or suspended because of your circumstances. Contact the local housing agency before you complete the housing assistance application.)

Ask Questions

If you don't understand something on the application or recertification forms, always ask questions. It's better to be safe than sorry.

Watch Out for Housing Assistance Scams!

- Don't pay money to have someone fill out housing assistance application and recertification forms for you.
- Don't pay money to move up on a waiting list.
- Don't pay for anything that is not covered by your lease.
- Get a receipt for any money you pay.
- Get a written explanation if you are required to pay for anything other than rent (maintenance or utility charges).

Report Fraud

If you know of anyone who provided false information on a HUD housing assistance application or recertification or if anyone tells you to provide false information, report that person to the HUD Office of Inspector General Hotline. You can call the Hotline toll-free Monday through Friday, from 10:00 a.m. to 4:30 p.m., Eastern Time, at 1-800-347-3735. You can fax information to (202) 708-4829 or e-mail it to Hotline@hudoig.gov. You can write the Hotline at:



HUD OIG Hotline, GFI
451 7th Street, SW
Washington, DC 20410