

Gary Batton, Chief
Jack Austin Jr., Assistant Chief

Bobby L. Yandell, Jr., Executive Director

STREAMLINE REHAB/HOME IMPROVEMENT/ENERGY EFFICIENCY LOAN

The streamline rehabilitation loans are for Choctaw Tribal Members. These loans allow for simple repairs that can be easily estimated and completed. Maximum amount for a streamline loan is \$15,000.00. Loan greater than \$5,000.00 will require an appraisal.

PLEASE CALL FOR PROGRAM GUIDELINES. THERE ARE CERTAIN PROPERTY GUIDELINES TO FOLLOW DEPENDING ON THE TYPE OF PROGRAM YOU MAY QUALIFY FOR. PLEASE CALL WHEN PROPERTY IS A MOBILE HOME.

EXAMPLES OF ELIGIBLE REPAIRS AND IMPROVEMENTS

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| <ul style="list-style-type: none">• Roofs, gutters and downspouts• Minor kitchen & bath remodels• Privacy fences• Installation of storm shelters• Plumbing & electrical• Interior & exterior painting | <ul style="list-style-type: none">• Flooring: carpet, tile, wood, etc• Decks, patios, porches• Driveway improvements• Storage buildings• Septic or well systems• Improvements for persons with disabilities | ENERGY EFFICIENCY IMPROVEMENTS <ul style="list-style-type: none">• Heat & air systems*• New windows & doors*• Weather stripping & insulation*• Energy efficient improvements*• Installing solar technologies* |
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REQUEST FOR SUPPORTING DOCUMENTS

- ✓ 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. If self-employed, 2 years filed tax returns with schedules.
- ✓ Copy of award letter for SSI, AFDC, Retirement income, etc.
- ✓ 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
- ✓ Copy of Filed Property Deed
- ✓ Copy of Homeowners Insurance Verification
- ✓ Copy of estimate for requested work to be completed from contractor of your choice. (If work is roof, electrical, or plumbing the contractor must be licensed)
- ✓ 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

STREAMLINE REHAB/HOME IMPROVEMENT/ENERGY EFFICIENCY LOAN

1. ACCOUNT NUMBER					
If you currently have a loan with Choctaw Home Finance, please list account number.					
2. TYPE AND AMOUNT OF CREDIT YOU ARE REQUESTING					
Do you occupy the property as your primary residence?			<input type="checkbox"/> Yes		<input type="checkbox"/> No
Purpose of loan:					
Amount Requested:			\$		
Borrower		3. BORROWER INFORMATION		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security #	Home Phone with area code	DOB (mm/dd/yyyy)	Social Security #	Home Phone with area code	DOB (mm/dd/yyyy)
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Co-Borrower) No. _____ Ages _____		<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	Dependents (not listed by Borrower) No. _____ Ages _____	
Email Address			Email Address		
Home Address (street, city, state, zip)			Home Address (street, city, state, zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, zip)			Former Address (street, city, state, zip)		
<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.			<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.		

Borrower		4. EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job				
Job Title	Business Phone with area code		Job Title	Business Phone with area code					
Gross Monthly Income \$			Gross Monthly Income \$						
Describe Other Income: (such as alimony, child support, social security, disability or retirement)									
B/C	Type of Income					Monthly Amount			
						\$			
5. HISTORY									
If you answer "Yes" to either question, please use space below to explain.						Borrower		Co-Borrower	
						Yes	No	Yes	No
1. Have you filed for bankruptcy within the past two years?						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are you obligated to pay alimony or child support?						<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You agree that everything stated in this application is correct to the best of your knowledge. The Choctaw Home Finance is authorized to investigate your creditworthiness, employment history, and to obtain a credit report and to answer questions about their credit experience with you. You understand that any false or misleading statement in your application may cause any loan or extension of credit to be in default.

Applicant Signature	Date	Co-Applicant Signature	Date

To be completed by Loan Originator:
 This information was provided:
 In a face-to-face interview By the applicant and submitted by fax or mail
 In a telephone interview By the applicant and submitted via e-mail or the internet

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.

Borrower

Date

Borrower

Date



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@hudoirg.gov. You can write the Hotline at:



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