

# PURCHASE/REFINANCE/CONSTRUCTION MORTGAGE LOAN

## REQUEST FOR SUPPORTING DOCUMENTS

\_\_\_\_ List the Name, Address and Account number (if applicable) for all landlords or mortgage lenders for the last two years:

1.	2.
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- \_\_\_\_ List borrower as the CDIB/Membership Cardholder and non-tribal member as co-borrower on application
- \_\_\_\_ Copy of most recent pay stub for 30-day period (if self-employed, two years filed tax returns with schedules)
- \_\_\_\_ Copy of award letter for SSI, AFDC, retirement income, etc.
- \_\_\_\_ W2s for past two years
- \_\_\_\_ Past two years' signed and dated federal income tax returns or past two years' tax transcripts
- \_\_\_\_ Copy of most recent bank statement (must have bank name and address, along with your account information)
- \_\_\_\_ Copy of social security card and valid driver's license or valid state issued identification card for all borrowers
- \_\_\_\_ Copy of front and back of CDIB and tribal membership card
- \_\_\_\_ If you are applying as a borrower only, please submit \$55.00 for the credit report fee. If you are applying as a borrower and co-borrower, please submit \$95.00.

***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.***

***You will need to attend a homebuyer education class to receive assistance from the Choctaw Nation Housing Authority. A service coordinator will contact you once we have processed your loan application.***

### **MAIL ALL DOCUMENTS TO:**

Housing Authority of the Choctaw Nation of Oklahoma  
Attn: Home Finance Department | P.O. Box G | Hugo, OK 74743

# CHOCTAW HOME FINANCE CORPORATION

## PREQUALIFICATION FORM

<b>Purpose of Loan:</b> Purchase      Refinance      Construction	<b>Home Type:</b> Single Family      Duplex      Condo      Mobile Home
<b>For Refinance:</b> Cash Out:    Yes    No Est. Market Value: \$ _____ Int. Rate: _____ Yr. Purchased: _____ Yr. Built: _____ Original Cost: \$ _____ Current Mortgage Holder: _____ Current Balance: \$ _____ Escrow:    Yes    No	<b>For Prequalification Only:</b> Yes    No <b>For Purchase: Subject Property Address</b> Street: _____ City: _____ State: _____ Zip: _____ Sale Price: \$ _____ County: _____

### APPLICANT INFORMATION

APPLICANT			CO-APPLICANT		
Applicant's Name: (First, Middle Initial, Last Name)			Co-Applicant's Name: (First, Middle Initial, Last Name)		
Social Security #:	Date of Birth:	Phone:	Social Security #:	Date of Birth:	Phone:
<b>Marital Status:</b> Married Separated Single	<b>Number of Dependents:</b> (Not listed by Co-Applicant) Ages:	<b>Marital Status:</b> Married Separated Single	<b>Number of Dependents:</b> (Not listed by Co-Applicant) Ages:		
Email Address:	Cell Phone:		Email Address:	Cell Phone:	
<b>Physical Address (Street, City, Zip)</b> Own    Rent No. Yrs. _____ Amount _____			<b>Physical Address (Street, City, Zip)</b> Own    Rent No. Yrs. _____ Amount _____		
Mailing Address (If different from physical address)			Mailing Address (If different from physical address)		
If residing at present address for less than two years, complete the following:					
<b>Former Address (Street, City, Zip)</b> Own    Rent No. Yrs. _____ Amount _____			<b>Former Address (Street, City, Zip)</b> Own    Rent No. Yrs. _____ Amount _____		

## EMPLOYMENT INFORMATION

EMPLOYMENT INFORMATION			
APPLICANT		CO-APPLICANT	
Name & Address of Employer:		Name & Address of Employer:	
# Years:	Gross Monthly Income:	# Years:	Gross Monthly Income:
Business Phone:		Business Phone:	
Position/Title:		Position/Title:	
Self Employed:    Yes    No		Self Employed:    Yes    No	
<i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i>			
Name & Address of Employer:		Name & Address of Employer:	
# Years:	Gross Monthly Income:	# Years:	Gross Monthly Income:
Business Phone:		Business Phone:	
Position/Title:		Position/Title:	
Self Employed:    Yes    No		Self Employed:    Yes    No	
Name & Address of Employer:		Name & Address of Employer:	
# Years:	Gross Monthly Income:	# Years:	Gross Monthly Income:
Business Phone:		Business Phone:	
Position/Title:		Position/Title:	
Self Employed:    Yes    No		Self Employed:    Yes    No	
<b>Other Income:</b> (Alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-Applicant does not choose to have it considered for repaying this loan.)			<b>Monthly Amount</b>
			\$
			\$
			\$
			\$

List Liabilities (Name and Address of Company)		Monthly Payment
		\$
		\$
		\$
		\$
List Assets (All checking & savings accounts, 401k, stocks, bonds with accounts numbers):		
List All Properties Owned, if applicable (Rentals, Cabin, 2nd Home, Land):		
History	Applicant	Co-Applicant
1. Have you filed for bankruptcy within the past two years?	Yes No	Yes No
2. Are you obligated to pay alimony or child support?	Yes No	Yes No

**DEMOGRAPHIC INFORMATION**

<b>APPLICANT</b>	<b>CO-APPLICANT</b>
I do not wish to provide this information	I do not wish to provide this information
<b>Ethnicity:</b> Hispanic or Latino      Not Hispanic or Latino	<b>Ethnicity:</b> Hispanic or Latino      Not Hispanic or Latino
<b>Race:</b> American Indian or Alaska Native      Asian      White Black or African American Native Hawaiian or Other Pacific Islander	<b>Race:</b> American Indian or Alaska Native      Asian      White Black or African American Native Hawaiian or Other Pacific Islander
<b>Sex:</b> Female      Male	<b>Sex:</b> Female      Male

You agree that everything stated in this application is correct to the best of your knowledge. Choctaw Home Finance is authorized to investigate your creditworthiness, employment history, to obtain a credit report and to ask 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.

<b>Applicant Signature</b>	<b>Date</b>	<b>Co-Applicant Signature</b>	<b>Date</b>
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**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 email or the Internet

<b>Loan Originator's Signature</b>	<b>Date</b>
<b>Loan Originator's Name (Print or Type)</b>	



## HOUSEHOLD INCOME WORKSHEET

**Applicant Name**

(Last, First, Middle)

**Address**

(Street, City, State, Zip)

**County**

**Borrower Home Phone**

**Borrower Work Phone**

**Borrower Cell Phone**

**Co-borrower Home Phone**

**Co-borrower Work Phone**

**Co-borrower Cell Phone**

**Best time to contact (and best contact #)**

**Borrower Email**

**Co-borrower Email**

**Family Status**

(Total in Family)

**Family Status**

(Number of Minors)

**Current Home Status**

Rent    Own    Other \_\_\_\_\_

**Number of Rooms in 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 Choctaw Nation Housing Authority?**    Yes    No

If you answered yes, please list whom and how you are related \_\_\_\_\_

**Please list all persons (including applicants) living in your household**

Household Members	Relationship	Date of Birth	Social Security #	Gross Yearly Income

**Borrower Signature**

**Date**

**Borrower Signature**

**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 Careful!

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](mailto:Hotline@hudoig.gov). You can write the Hotline at:



HUD OIG Hotline, GFI  
451 7<sup>th</sup> Street, SW  
Washington, DC 20410