



MUCKLESHOOT HOUSING AUTHORITY

MUCKLESHOOT TRIBAL CREDIT PROGRAM

38037 158th Avenue Southeast • Auburn, Washington 98092
Phone: (253) 833-7616 • Fax: (253) 876-2804



Application Checklist

Please understand that the timely process of your loan application depends on your submission of a complete Loan Application.

We need the following items before we can process your loan application:

- Current valid identification** (State Issued Driver's License/ ID Card and Muckleshoot Indian Tribal ID)
- Verification of income**; current paycheck stub showing your year-to-date earnings. If you receive DSHS, General Assistance or SSI attach a copy of your award letter indicating your monthly benefit. If you are not currently employed then you must provide documentation proving you have the ability to make your loan payments for the full term of the loan.
- If you are consolidating your debts**, provide a detailed list of your creditors (the debts you wish to pay), include account numbers, balances, and addresses. Copies of current statements are acceptable. We cannot pay rent, utilities, lights, cable, telephone, etc. unless you provide documentation showing that the balance is in collections.
- If you are purchasing a used vehicle**, a pre-purchase inspection must be performed. This is for your benefit and will provide you with information regarding the condition of the vehicle you wish to purchase. The Muckleshoot Tribal Credit Program (MTCP) will help you arrange this inspection but it is your responsibility to pay for it.
- Proof of Insurance**; Automobile Insurance policy Information is required for all vehicle loans.
- Copy of Registration**; If refinancing a current auto loan, must provide a 10-day payoff letter including Per Diem.
- All applicants must submit a signed Authorization to Release Information form. This allows the MTCP staff to perform credit checks and income verifications.

Your completed loan application and related information will be reviewed by staff and then sent to the Loan Underwriting committee for decision. If you are approved, you will need to do the following before your loan funding will be finalized

- Eligibility Requirement**: All participants of the Muckleshoot Tribal Credit Program must attend the "Understanding Credit" class within **12 months prior** to funding of the loan. "Understanding Credit" is offered every other Wednesday from 10am- 12pm. Please contact our Credit Counselor at **253-285-4052** for scheduling.
- Sign a Payroll Deduction form for making your loan payments.
- Sign a Per Capita Deduction Authorization

If you have questions you may contact the Muckleshoot Housing office staff Monday through Friday, 8:00 am to 5:00 pm at 253-876-3218.



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Loan Application

Loan ID Number _____

Type of Loan Requested:

Specify Secured or Unsecured: _____

Type of Credit Requested:

- Individual Credit-Relying solely on my income or assets.
- Cosigner
- Joint

Amount Requested: _____

For How Long: _____

Payment Desired: _____

Purpose of Loan: _____

We intend to apply for joint credit (Initial):

Applicant _____ Co-Applicant _____

Payment Frequency: _____

Specify Monthly or other frequency

All or a portion of this loan is being used to pay for post-secondary education expenses.

Section A - Applicant Information

Name (Last, First, Middle): _____		Birthdate: _____		SSN: _____	
Address(Street/City/State/Zip): _____				County: _____	
Mailing Address(Street/City/State/Zip): _____					
Driver's License Number: _____		Issue Date: _____		Exp Date: _____	
				MMN: _____	
Do you own or rent? _____		How long? _____		Number of Dependents: _____	
				Ages: _____	
Previous Address/If less than 3 years at current address(Street/City/State/Zip): _____					How long? _____
Home Phone: _____		Cell: _____		E-mail: _____	
Employer (Company Name & Address): _____					How long? _____
Position/Title: _____		Work Phone: _____		Mo. Salary (Gross/Net): _____	
Previous Employer Name & Address: _____					How long? _____
Name & Address of nearest relative not living with you: _____					
Relationship: _____		Telephone: _____			
Sources of Other Income: _____				Total/Month: _____	
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
If listed, alimony, child support, separate maintenance received under:		<input type="checkbox"/> Court Order		<input type="checkbox"/> Written Agmt	
				<input type="checkbox"/> Oral Agmt	
Is any income listed in this section likely to be reduced before the request is paid off?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
If so, explain: _____					
Have you previously received credit from us?		<input type="checkbox"/> Yes <input type="checkbox"/> No		If so, when? _____	



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Section B - Co-Applicant Information

Complete only if applying for: (1) joint credit, (2) individual credit where applicant is married and resides in a community property state, or (3) individual credit relying on income or assets from other sources including assets of a cosigner/guarantor.

Name (Last, First, Middle): _____ Birthdate: _____ SSN: _____

Address(Street/City/State/Zip): _____ County: _____

Mailing Address(Street/City/State/Zip): _____

Driver's License Number: _____ Issue Date: _____ Exp Date: _____ MMN: _____

Do you own or rent? _____ How long? _____ Number of Dependents: _____ Ages: _____

Previous Address/If less than 3 years at current address (Street/City/State/Zip): _____ How long? _____

Home Phone: _____ Cell: _____ E-mail: _____

Employer (Company Name & Address): _____ How long? _____

Position/Title: _____ Work Phone: _____ Mo. Salary (Gross/Net): _____

Previous Employer Name & Address: _____ How long? _____

Name & Address of nearest relative not living with you: _____

Relationship: _____ Telephone: _____

Sources of Other Income: _____ Total/Month: _____

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

If listed, alimony, child support, separate maintenance received under: Court Order Written Agmt Oral Agmt

Is any income listed in this section likely to be reduced before the request is paid off? Yes No

If so, explain: _____

Have you previously received credit from us? Yes No If so, when? _____

Section C - Marital Status

Complete only if applicant resides in a community property state or is relying on property located in such a state as a basis for repayment of the credit requested.

Applicant: Married Separated Unmarried (including single, divorced and widowed)

Other Party: Married Separated Unmarried (including single, divorced and widowed)



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Section D - Asset & Debt Information

This section should include information for the applicant and any joint applicant sharing the same assets and liabilities. Please complete a *separate* "Section D - Asset & Debt Information" form for any *separately* owned assets and liabilities.

Assets Owned (attach a separate sheet if necessary)

Asset Type	Account Name(s)	Description	Total Value	Subject to Debt?(Y/N)
Checking (show where held and account numbers)				
Savings (show where held and account numbers)				
CDs (show where held and account numbers)				
Securities (show issuer/type/# shares)				
Real Estate (show location/date acquired)				
Life Insurance (show issuer/face value)				
Automobiles (show make/model/year)				
Other (list)				
Other (list)				
Other (list)				
Total Assets			\$0	



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Loan Application

continued, Section D - Asset & Debt Information

This section should include information for the applicant and any joint applicant sharing the same assets and liabilities. Please complete a *separate* "Section D - Asset & Debt Information" form for any *separately* owned assets and liabilities.

Outstanding Debts (Include charge accounts, installment contracts, credit cards, rent, mortgages and other obligations. Use a separate sheet if necessary.)

Name of Creditor	Account Number	Account Name	Original Amount (Omit Rent)	Present Balance (Omit Rent)	Monthly Payment
Landlord /Mortgage Holder		Rent			
Total Debts			\$0	\$0	\$0

Complete the following information about both the Applicant and Joint Applicant or Other Person (if applicable):

Are you a United States Citizen? Applicant Yes No Joint Applicant Yes No

Are you a permanent resident alien? Applicant Yes No Joint Applicant Yes No

Are you obligated to make Alimony, Support or Maintenance payments? Applicant Yes No Joint Applicant Yes No

If yes, to (name and address): _____ Amount per month: _____

Are you a co-maker, endorser, or guarantor on any loan or contract? Applicant Yes No Joint Applicant Yes No

If yes, for whom? _____ To whom? _____

Are there any unsatisfied judgements against you? Applicant Yes No Joint Applicant Yes No

If yes, to whom owed? _____ Amount: _____

Have you been declared bankrupt in the last 10 years? Applicant Yes No Joint Applicant Yes No

If yes, where? _____ Year: _____



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Section E - Secured Credit

Complete this section only if credit is to be secured. Briefly describe the property to be given as security. Provide information on insurance for that property.

Property Description:

Names & Addresses of all co-owners of the property:

If the security is real estate, give the full name of your spouse (if married):

Insurance Information

Insurance Company:

Agent Name:

Policy #:

Phone:

Effective Dates:

For MTCP Official Use Only

Date Verified:

Verified By:



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Applicant's Signature(s)

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose.

Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account.

I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan.

I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

Loan Applicant Signature	Printed Name	Date
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Co-Applicant Signature	Printed Name	Date
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Automatic Payment Authorization

I/We understand and agree that Loan payments for Applicants employed by Tribal Entities will be automatically processed through my/our Payroll within one month of Loan approval.

Loan Applicant Signature	Printed Name	Date
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Co-Applicant Signature	Printed Name	Date
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Per Capita Deduction Authorization

In order to pay off my Tribal Credit Loan, I hereby authorize and request the Muckleshoot Tribe's Finance Department to withhold the below specified percentage from my Per Capita until paid in full and a written notice has been received from the Muckleshoot Tribal Credit Program's Officials.

❖ 50 % of my Per Capita will be deducted in March, June, September, and December until further written notice

I understand that the Finance Department will deduct said funds and forward a deposit to The Muckleshoot Housing Authority, who will apply this deposit toward my unpaid balance to the Muckleshoot Tribal Credit Program.

Secured Loan Number	Loan Balance
Unsecured Loan Number	Loan Balance
SSN	Muckleshoot Enrollment Number
Address: Street	Address: City, State, Zip

Effective Date: _____

Loan Applicant Signature

Printed Name

Date



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Information Release Authorization

Applicant's Name	Date of Birth
Co-Applicant's Name	Date of Birth
Street Address	City, State, Zip
Home Phone	Social Security Number
Work/Message Phone	Muckleshoot Enrollment Number

I hereby authorize the Muckleshoot Tribal Credit Program Office (MTCP) to:

1. Collect and verify loan application information
2. Perform credit checks on my credit history
3. Collect and verify information regarding my employment, residential history or participation in any other Tribal program including but not limited to Scholarship, Education, Resource Center, Housing, Home Loan, etc.
4. Collect and verify any information pertinent to the processing of my loan application to ensure compliance with the program guidelines

Any information obtained will be used by MTCP and Loan Review Committee for purposes related to the loan program.

I understand and agree that the MTCP and Loan Review Committee may receive information from others about me/us. Records and information received will be used when determining my eligibility for the Muckleshoot Tribal Credit Program. These records will be maintained as permanent records at the Muckleshoot Tribal Credit Office.

Information regarding my loan status and payment history will be shared with other Programs within the Tribe.

I have read, understand, and agree to the above conditions.

 Loan Applicant Signature

 Date

 Co-Applicant Signature

 Date