MORTGAGE LOAN CHECKLIST

___ Completed Loan Application

___ Authorization to Release Information

___ Personal Release Form

___ Application Fee ($75.00 Mortgage)

___ Financial Literacy Certificate

___ Yes, copy of certificate enclosed

___ No, date when attending class ____________

___ Homebuyer Certificate

___ Yes, copy of certificate enclosed

___ No, date when attending class ____________

___ Tax Returns – last 2 years

___ Verification of Employment – last 2 paystubs

___ Verification of Bank Balance – mortgage product only

___ Tribal ID / State ID Copy

___ Project Budget

___ Purchase Agreement/Contract/Estimate

___ Construction Bids (3 bids) (if applicable)

___ Leasehold Mortgage for 25 yrs with option to renew (TSR)

___ Copy of Deed (if applicable)

___ Appraisal Report or Tax Value

___ Homeowner Insurance Estimate

___ Tier 2: Environmental Review (if applicable)
MAZASKA OWECASO OTIPI FINANCIAL  
PO Box 1996, Pine Ridge, SD  57770  
Phone: 605.867.1018  Fax: 605.867.1002

LOAN APPLICATION

APPLICANT INFORMATION
Applicant Name:  

OST Enrollment #:  SS#:  Date of Birth:  

Co-Applicant Name (if applicable):  

OST Enrollment #:  SS#:  Date of Birth:  

Mailing Address:  # of yrs at this address:  

City/State/Zip:  County:  

Physical Address (Route #, Milepost #, etc):  

Telephone:  Cell:  Email:  

Veteran: Yes or No  

Are you Head of Household? Yes or No  Number of Dependents:  Ages:  

LOAN REQUEST
Amount of Loan Requested $:  Amount of Down Payment/Equity $:  

Physical Address of Property:  

Use of Loan Proceeds (check one):  

Homeowner Credit Opportunity  Home Construction  

Home Purchase  Credit Builder  

Home Rehabilitation  

EMPLOYMENT AND INCOME
Present Employer:  # of yrs there:  

Employer Address:  Position/title:  

City/State/Zip:  Telephone #:  

Salary: $ per month (gross)  $ per month (net, after tax)  

Present Employer:  # of yrs there:  

Employer Address:  Position/title:  

City/State/Zip:  Telephone #:  

Loan Application  Page 2 of 5
(Co-Applicant, if applicable):

Present Employer: ___________________________ # of yrs there: __________________
Employer Address: ___________________________ Position/title: ___________________
City/State/Zip: ___________________________ Telephone #: __________________
Salary: $__________ per month (gross) $__________ per month (net, after tax)

Present Employer: ___________________________ # of yrs there: __________________
Employer Address: ___________________________ Position/title: ___________________
City/State/Zip: ___________________________ Telephone #: __________________

Other Sources of Income (you are not required to list alimony or child support unless you want them considered for repayment ability):

Amount of Other Income $: ___________________ Sources of Other Income: ___________________
Do you receive TANF? ___________ Food Stamps? ___________ Other ___________________
Is any income listed in this section likely to be reduced in the next two years? Yes or No: Explain: ___________________

CREDIT INFORMATION

Please list three credit references:

Name ___________________________ Address ___________________________ Phone ___________________

Name ___________________________ Address ___________________________ Phone ___________________

Name ___________________________ Address ___________________________ Phone ___________________

COLLATERAL

Please list the items available for collateral for this loan. Collateral value should be equal to or more than the loan amount requested. Items that you can use for collateral include: vehicles and equipment with clean titles and no liens; farm/ranching equipment; and other personal property. In most cases, Mazaska will place a mortgage on your house or mobile home to secure the loan.

Collateral Description ___________________________ Physical Location of Collateral ___________________________ Estimated Value (value less any lender liens) ___________________________
APPLICATION FEE
Mazaska Owecaso Otiipi Financial requires Applicants to pay an Application Fee prior to submitting the Loan Application for consideration. This fee helps to defray some of our costs to review the application and obtain credit and other information in connection with our review.

APPLICATION FEE Rehab/Credit Builder Loan ($25.00)

APPLICATION FEE Mortgage Loan ($75.00)

DATE RECEIVED

DATE RECEIVED

BORROWER'S ACKNOWLEDGEMENT
1. I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I agree to provide receipts for the total amount of the loan if it is approved.

2. I understand that should my loan be approved, prior to closing Mazaska Owecaso Otiipi Financial will charge a Closing Fee of 1% of the loan amount. Additionally, any third party costs incurred by Mazaska Owecaso Otiipi Financial in connection with closing the loan (including lien fees, legal fees, etc.) will also be charged to me.

Applicant's Signature

Co-Applicant's Signature

Mazaska's Loan Officer

Date

Date

Date

The following information is requested by the Federal Government in order to monitor compliance with federal laws prohibiting discrimination against applicants or recipients on the basis of ethnicity, race, and gender. You are not required to furnish this information but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, the provider of the requested assistance is required to note the ethnicity, race and gender of the applicant on the basis of visual observation or surname.

I do not wish to furnish this information.

(Please check)

ETHNICITY:
Hispanic ___
Non-Hispanic ___

RACE:
Native American ___
Asian ___
African American ___

Pacific Islander ___
White ___
Other ___

GENDER:
Male ___
Female ___

Loan Application
**PERSONAL FINANCIAL STATEMENT**

<table>
<thead>
<tr>
<th>Checking / Savings Accounts</th>
<th>Name of Account Holder</th>
<th>Institution</th>
<th>Account #</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
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<tr>
<td>Other</td>
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</tbody>
</table>

**TOTAL CASH - CHECKING/SAVINGS:** $________

<table>
<thead>
<tr>
<th>Credit Accts.</th>
<th>Creditor</th>
<th>Address</th>
<th>Monthly Payment</th>
<th>Account Number</th>
<th>Account Balance</th>
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</thead>
<tbody>
<tr>
<td>Car Loan</td>
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<tr>
<td>Bank Loan</td>
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<td>Tribal Loan</td>
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<td>Credit Card</td>
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<tr>
<td>Other</td>
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<tr>
<td>Other</td>
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</tr>
</tbody>
</table>

**TOTAL MONTHLY PAYMENT:** $________  **TOTAL OUTSTANDING:** $________

**MONTHLY INCOME**

- Borrower’s Salary
- Spouse’s Salary
- Bonus/Commissions
- Alimony/Child Support *(not required)*
- Investment Income
- Real Estate Income
- Other –

**TOTAL MONTHLY INCOME:** $________

**LIVING EXPENSES**

- Rent / Mortgage
- Groceries, household supplies, toiletries
- Fuel (Gas, oil, propane, wood)
- Electricity/Water/Sewer
- Telephone/Cell Phone
- Insurance premiums
- Alimony/Child Support
- Child Care
- Other

**TOTAL MONTHLY EXPENSE:** $________

**MONTHLY DISPOSABLE INCOME:** $________ *(Monthly income less monthly expenses)*

Have you ever filed bankruptcy?  Yes____ No____  Are there any outstanding judgments against you?  Yes____ No____

Are you currently a party to a lawsuit?  Yes____ No____

If yes, please use a separate piece of paper to explain.

I represent and warrant that Mazaska Owecaso Oti Pi Financial is relying on the above information to make a decision regarding the extension of credit. I promise that this is a true statement of my financial condition as of the date listed above.

Borrower’s Signature __________________ Date ________

Spouse’s Signature __________________ Date ________ *(Only if spouse is co-applicant on loan)*

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