

Tahlequah Office  
 PO Box 948  
 Tahlequah, OK 74465  
 Tel 918-453-5536 Fax 918-458-4295

**CONSUMER AND COMMERCIAL LOAN PROGRAM**

CREDIT APPLICATION  
 PAGE 1

QuickTime™ and a  
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 are needed to see this picture.

DATE \_\_\_\_\_

**LOAN INFORMATION**

APPLICANT NAME (last, first, middle)		
CO-APPLICANT NAME (last, first, middle)		RELATION TO APPLICANT
REQUESTED AMOUNT	REQUESTED FUNDING DATE	REQUESTED REPAYMENT PERIOD
LOAN PURPOSE		

**COLLATERAL**

IF BOX IS CHECKED, PLEASE FILL OUT THIS SECTION. This section is not applicable for Employee Loans.

ITEM (description)	OWNERS (Name, address, relation to Applicant)	VALUE(\$)	LEINHOLDERS	APPRAISAL DATE	APPRAISAL ATTACHED?	DETAILS ATTACHED?
1						
2						
3						
4						
5						

ARE ANY OF THE ITEMS ABOVE PLEDGED TO SOMEONE ELSE? YES NO

**EQUITY INVESTMENT**

IF BOX IS CHECKED, PLEASE FILL OUT THIS SECTION. This section is not applicable for Consumer Loans.

ITEM (description)	OWNER(S)	COST(\$)	VALUE(\$)	PURCHASE DATE	RECIEPT ATTACHED?
1					
2					
3					
4					
5					

ARE ANY OF THE ITEMS ABOVE PLEDGED TO SOMEONE ELSE? YES NO

**COMMERCIAL LOAN INFORMATION**

IF BOX IS CHECKED, PLEASE FILL OUT THIS SECTION. This section is not applicable for Consumer Loans.

BUSINESS ADDRESS	COMMUNITY	
FOR EXISTING BUSINESSES, HOW MANY JOBS DO YOU BELIEVE YOUR BUSINESS WILL RETAIN OVER THE NEXT 12 MONTHS? Include yourself, if you work full-time at the business.	# OF JOBS	# Cherokee Nation citizens
FOR NEW AND EXPANDING BUSINESSES, HOW MANY JOBS DO YOU BELIEVE YOUR BUSINESS WILL CREATE OVER THE NEXT 12 MONTHS?	# OF JOBS	# Cherokee Nation citizens

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CREDIT APPLICATION

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NAME \_\_\_\_\_  
Applicant \_\_\_\_\_ Co-applicant \_\_\_\_\_

DATE \_\_\_\_\_

**NOTE: FILL OUT ONE FOR EACH APPLICANT.**

APPLICANT INFORMATION										
APPLICANT (last, first, middle)										
BIRTHDATE		TELEPHONE NO.		DRIVER'S LICENSE NO.		SOCIAL SECURITY #		COMMUNITY		
MARITAL STATUS Complete only if applying with spouse jointly or if requesting a loan secured by collateral located in a community property state.										
SINGLE		MARRIED		DIVORCED		SEPARATED		WIDOWED		
NUMBER IN HOUSEHOLD		AGES AND RELATIONSHIPS								
ADDRESS					HOW LONG?		COUNTY		OWN	
PREVIOUS ADDRESS (if less than two years at current address)					HOW LONG?		COUNTY		RENT	
									OWNED	
									RENTED	
EMPLOYMENT INFORMATION										
CURRENT EMPLOYER (Company name and address)								HOW LONG?		
POSITION OR TITLE			BUSINESS PHONE		SALARY PER MONTH					
					Gross \$ before tax		Net \$ take-home			
PREVIOUS EMPLOYER (Company name and address) Only if employed by Current Employer for less than 24 months.								HOW LONG?		
POSITION OR TITLE			BUSINESS PHONE		SALARY PER MONTH					
					Gross \$ before tax		Net \$ take-home			
REFERENCES										
NAME AND ADDRESS				TELEPHONE NUMBER			RELATIONSHIP			
1. (Nearest relative that lives outside the home)										
2.										
3.										
ADDITIONAL INFORMATION										
IS ANY OF THE INCOME LISTED ABOVE LIKELY TO BE REDUCED BEFORE THE CREDIT IS REPAYED?								YES	NO	
HAVE YOU PREVIOUSLY RECEIVED A LOAN FROM CNEDTA? If YES, when?								YES	NO	
HAVE YOU COMPLETED TRAINING RECOMMENDED BY CNEDTA?								YES	NO	
If YES, WHICH TRAINING AND DATE COMPLETED? ATTACH CERTIFICATES OF COMPLETION.								CERTIFICATES ATTACHED?	YES	NO
DO YOU HAVE HEALTH CARE COVERAGE? IF SO, PROVIDER:								YES	NO	
DO YOU OR ANY MEMBER OF YOUR FAMILY CURRENTLY WORK FOR CHEROKEE NATION OR ANY OF ITS ENTITIES?								YES	NO	

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NAME \_\_\_\_\_

DATE \_\_\_\_\_

**APPLICANTS' ACKNOWLEDGEMENTS**

1. I understand that should my loan be approved, prior to closing, CNEDTA will charge a Closing Fee in the amount of 2% of the funded amount (not to exceed \$30 for Consumer Loans).
2. I give my permission for CNEDTA to check my credit and employment history and to contact landlord, creditors and other individuals and institutions detailed within this Loan Application.
3. I have never filed for bankruptcy protection. (If you have, please give date and status \_\_\_\_\_)
4. There are no outstanding judgments against me. (If there are, give amount you could be obligated to pay \_\_\_\_\_).
5. I am not currently a party to a lawsuit. (If you are, please explain \_\_\_\_\_)
6. Ethnicity Please choose A or B below:  
A. I do not wish to furnish this information." "The following information is requested by the Federal Government for certain types of loans, in order to monitor the lender's compliance with equal credit opportunity. You are not required to furnish this information, but are encouraged to do so. The law requires that a lender may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations, this lender is required to note race/ethnicity on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below." "This is an Equal Opportunity Program, Discrimination is prohibited by Federal Law. Complaints of discrimination may be filed with the USDA, Director, Office of Civil Rights, Washington, D.C. 20250."  
**OR**  
B. Check one:  
 Anglo  African American  
 Hispanic  Native American (Tribe \_\_\_\_\_)
7. **I certify that everything I have stated in this application and any attachments is correct.**

By signing below, I agree to the above:

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature (if applicable\*)

\_\_\_\_\_  
Date

Co-applicant's signatures are required if co-applicant shares ownership of the assets or is a party to the obligations disclosed in the application for a loan from CNEDTA.

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NAME \_\_\_\_\_  
 Applicant \_\_\_\_\_ Co-applicant \_\_\_\_\_

DATE \_\_\_\_\_

**NOTE: FILL OUT ONE FOR EACH APPLICANT.**

<b>BALANCE SHEET</b>					
<b>ASSETS</b>		<b>VALUE</b>	<b>LIABILITIES</b>		<b>VALUE</b>
<b>LIQUID ASSETS</b>			SHORT-TERM		
CASH (CHECKING & SAVINGS ACCOUNTS)			CREDIT CARDS		
TREASURY BILLS & CDS			CAR LOANS		
SAVINGS CERTIFICATES			CONSTRUCTION LIENS/NOTES/BALANCES DUE		
MONEY MARKET FUNDS			LOAN ON LIFE INSURANCE		
CASH VALUE OF LIFE INSURANCE			INSTALLMENT LOANS		
STOCKS AND BONDS			ACCRUED INCOME TAXES		
<b>TOTAL LIQUID ASSETS</b>			<b>TOTAL SHORT-TERM LIABILITIES</b>		
<b>PERSONAL ASSETS</b>			<b>LONG-TERM LIABILITIES</b>		
RESIDENCE			LOANS TO PURCHASE PERSONAL ASSETS		
OTHER REAL ESTATE OWNED			LOAN TO ACQUIRE A BUSINESS		
ART, ANTIQUES, FURNISHINGS			MORTGAGE ON PERSONAL RESIDENCE		
VEHICLES & MACHINERY			MORTGAGE ON OTHER REAL ESTATE OWNED		
RETIREMENT FUNDS			NOTE TO BUSINESS		
<b>TOTAL PERSONAL ASSETS</b>			<b>TOTAL LONG-TERM LIABILITIES</b>		
<b>TOTAL ASSETS</b>			<b>TOTAL LIABILITIES</b>		
		<b>NET WORTH</b>	<b>= ASSETS less LIABILITIES</b>		

<b>HOUSEHOLD INCOME</b>					
<b>MONTHLY INCOME</b>		<b>\$ AFTER TAXES</b>	<b>MONTHLY EXPENSES</b>		<b>\$ AFTER TAXES</b>
APPLICANT'S SALARY			RENT OR MORTGAGE ON RESIDENCE		
SPOUSE'S SALARY			RENT OR MORTGAGE ON OTHER PROPERTY		
BONUS / COMMISSIONS			ELECTRICITY, WATER, OIL & GAS		
ALIMONY & CHILD SUPPORT *			FOOD		
INVESTMENT INCOME			INSURANCE		
REAL ESTATE INCOME			ALIMONY & CHILD SUPPORT		
PUBLIC ASSISTANCE			EDUCATION		
OTHER			TAXES OTHER THAN FEDERAL		
OTHER			ENTERTAINMENT		
OTHER			INTEREST ON DEBTS		
			MEDICAL EXPENSES (INCL INSURANCE PREMIUMS)		
<b>MONTHLY INCOME</b>			<b>MONTHLY EXPENSE</b>		
<b>MONTHLY DISPOSABLE INCOME</b>		<b>\$</b>	<b>= MONTHLY INCOME less MONTHLY EXPENSE</b>		

<b>OTHER INFORMATION</b>		
* NOTE: 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 the loan.		
ALIMONY, CHILD SUPPORT SEPARATE MAINTENANCE INCOME IS RECEIVED OR PAID UNDER (CIRCLE ONE):		
COURT ORDER	WRITTEN AGREEMENT	ORAL UNDERSTANDING

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**DATE** \_\_\_\_\_

**NOTE: FILL OUT ONE FOR EACH APPLICANT.**

IS ANY OF THE INCOME LISTED ABOVE LIKELY TO BE REDUCED BEFORE THE CREDIT IS REPAYED?	YES	NO
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DATE \_\_\_\_\_

**NOTE: FILL OUT ONE FOR EACH APPLICANT.**

<b>BALANCE SHEET DETAIL-ASSETS</b>					
(Complete for accounts with amounts greater than \$750)					
<b>ASSETS</b>	<b>ACCOUNT OWNER</b>	<b>INSTITUTION and LOCATION</b>		<b>ACCOUNT BALANCE (\$)</b>	
CHECKING 1					
CHECKING 2					
SAVINGS					
OTHER					
OTHER					
OTHER					
<b>BALANCE SHEET DETAIL-LIABILITIES</b>					
<b>LIABILITIES</b>	<b>LESSOR</b>	<b>LANDLORD NAME &amp; ADDRESS</b>		<b>LEASE TERM</b>	<b>MONTHLY PAYMENT (\$)</b>
LANDLORD					
<b>LIABILITIES</b>	<b>OBLIGOR</b>	<b>CREDITOR NAME &amp; ADDRESS</b>		<b>ORIGINAL BALANCE (\$)</b>	<b>CURRENT BALANCE (\$)</b>
HOME MORTGAGE					
OTHER MORTGAGES					
HOME EQUITY LOAN					
CAR LOAN 1					
CAR LOAN 2					
CREDIT CARD 1					
CREDIT CARD 2					
OTHER					
OTHER					
OTHER					
OTHER					
<b>OFF-BALANCE SHEET OBLIGATIONS</b>					
ARE YOU A CO-MAKER, ENDORSER OR GUARANTOR ON ANY LOAN OR CONTRACT?				YES	NO
IF YES, FOR WHOM?		TO WHOM?		AMOUNT	
ARE YOU OBLIGATED TO MAKE ALIMONY, CHILD SUPPORT OR MAINTENANCE PAYMENTS NOT DISCLOSED ABOVE? CIRCLE ONE:				YES	NO
IF YES, TO WHOM? NAME		ADDRESS			
DO YOU OWE ANY LOCAL OR FEDERAL TAXES? IF YES, AMOUNT _____				YES	NO
DOES ANYONE HAVE A DAMAGE CLAIM AGAINST YOU? IF YES, AMOUNT _____				YES	NO