



SMALL DOLLAR CREDIT BUILDER LOAN APPLICATION

(revised 08/31/2022)

Terms:

- Up to 2-year term
- Interest rate 10%
- Loan amount may not exceed \$2,500
- Each applicant will pay a \$100 processing fee (fee covers credit report, one on one financial literacy counseling and administrative tasks involved with loan). Fee can be included in loan.

Eligibility:

- Applicant must be a resident of Southeast Alaska.
- Must be over the age of 18
- Must have active bank account
- Applicant is required to register and attend Tlingit Haida Regional Housing Authority financial literacy classes. Must have attended one class prior to loan approval and two before the term of the loan has expired.
- Must demonstrate ability to repay loan and make regular payments

Required Documents:

1. ☐ Completed Application
2. ☐ Copies of most recent pay stubs covering a 30-day period
3. ☐ Copy of the most recent bank statement
4. ☐ Direct Deposit Statement/Voided Check
5. ☐ Confirmation of registration for Financial Capacity workshops
6. ☐ Copy of driver's license or identification card
7. ☐ Copy of tribal enrollment card (if applicable)

Submit all items to the address below at your earliest convenience. We will begin processing your request immediately upon the receipt of required documents. Incomplete or unsigned applications may delay the process.

Should you have any questions or concerns, please contact HYFC Staff at 907-780-3105 or email lending@hyfclending.com

Applicant Signature

Print Name

Date

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Co-Applicant Signature

Print Name

Date

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BORROWER INFORMATION

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

Applicant

First Name	Last Name	Middle Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Age	Birth Date	Social Security Number	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
E-mail Address		Phone	
<input type="text"/>		<input type="text"/>	
Physical Street	Physical City	Physical State	Physical Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is your mailing address different than your physical address?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Mailing Street	Mailing City	Mailing State	Mailing Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Co-Applicant

First Name	Last Name	Middle Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Age	Birth Date	Social Security Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Apply Online! www.HYFCLending.com - Quickest Way to Apply!

Please mail, fax or e-mail
the application to:

HYFC • 5446 Jenkins Drive • Juneau, AK 99801
Fax: (907) 780-6895 or E-mail: HYFC@thrha.org

EMPLOYER INFORMATION

Employer or Business Name	Phone

Physical Street	Physical City	Physical State	Physical Zip

Position or Title	Start Date (mm/dd/yyyy)	Years at Job

☐ **Check if this statement applies:** I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**

I have an ownership share of less than 25%. ☐ Yes ☐ No

I have an ownership share of 25% or more. ☐ Yes ☐ No

Monthly Income (or Loss)	Gross Monthly Income

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IF APPLICABLE, COMPLETE INFORMATION FOR ADDITIONAL EMPLOYMENT/SELF-EMPLOYMENT AND INCOME

Employer or Business Name	Phone

Physical Street	Physical City	Physical State	Physical Zip

Position or Title	Start Date (mm/dd/yyyy)	Years at Job

☐ **Check if this statement applies:** I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**

I have an ownership share of less than 25%. ☐ Yes ☐ No

I have an ownership share of 25% or more. ☐ Yes ☐ No

Monthly Income (or Loss)	Gross Monthly Income

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | |
|------------------------|--------------------------|-------------------------|------------------------|-------------------------|
| • Alimony | • Disability | Certificate | • Retirement | • Trust |
| • Automobile Allowance | • Foster Care | • Mortgage Differential | (e.g., Pension, IRA) | • Unemployment Benefits |
| • Boarder Income | • Housing or Parsonage | Payments | • Royalty Payments | • VA Compensation |
| • Capital Gains | • Interest and Dividends | • Notes Receivable | • Separate Maintenance | • Other |
| • Child Support | • Mortgage Credit | • Public Assistance | • Social Security | |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Provide TOTAL Monthly Amount Here

\$

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FINANCIAL INFORMATION - ASSETS AND LIABILITIES

Assets – Bank Accounts, Retirement, and Other Accounts You Have

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

- | | | | |
|--------------------------|-----------------|----------------------------------|--------------------------------|
| • Checking | • Mutual Fund | • Retirement (e.g., 401k, IRA) | • Cash Value of Life Insurance |
| • Savings | • Stocks | • Bridge Loan Proceeds | (used for the transaction) |
| • Money Market | • Stock Options | • Individual Development Account | |
| • Certificate of Deposit | • Bonds | • Trust Account | |

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
Provide TOTAL Amount Here		\$	

Other Assets and Credits You Have

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- | | |
|--|----------------------------|
| • Proceeds from Real Estate Property to be sold on or before closing | Non-Real Estate Asset |
| • Proceeds from Sale of | • Secured Borrowed Funds |
| | • Unsecured Borrowed Funds |
| | • Other |

Credits

- | | |
|-----------------------|----------------|
| • Earnest Money | • Rent Credit |
| • Employer Assistance | • Sweat Equity |
| • Lot Equity | • Trade Equity |
| • Relocation Funds | |

Asset or Credit Type – use list above	Cash or Market Value
	\$
	\$
	\$
Provide TOTAL Amount Here	

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FINANCIAL INFORMATION - ASSETS AND LIABILITIES (CONTINUED)

Liabilities – Credit Cards, Other Debts, and Leases that You Owe

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$
			\$	<input type="checkbox"/>	\$

Other Liabilities and Expenses

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

	Monthly Payment
	\$
	\$
	\$
Provide TOTAL Amount Here	

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