



SMALL DOLLAR CREDIT BUILDER LOAN APPLICATION

revised 08/2025

Terms:

- Up to 2-year term
- Interest rate 10%
- Loan amount may not exceed \$2,500
- Each applicant will pay \$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

Co-Applicant Signature

Print Name

Date



Credit Verification Authorization

Borrower

Co-Borrower

Address:

To Whom It May Concern:

I hereby authorize Haa Yakaawu Financial Corporation (HYFC), to verify my past and present employment earnings records, bank accounts, social security income, stock holdings, any other asset balances, and/or court records that may be needed to process my loan application. I further authorize the lender to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references, Social Security Administration, and public assistance. I further agree that I shall be responsible for any costs and charges including but not limited to appraisal, credit report and title insurance incurred during the evaluation of my request. It is understood that a photocopy of this form will also serve as authorization.

HYFC respects your privacy and protects your information at all times. The information obtained by HYFC will only be used for the purpose of processing the application for a loan. The information will be kept confidential.

Borrower's Signature

Social Security Number

Co-Borrower's Signature

Social Security Number

Date

Return to: HYFC – 5446 Jenkins Dr. – Juneau, AK 99801 – Email to lending@hyfc lending.com

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

Age

Birth Date

Social Security Number

E-mail Address

Phone

Physical Street

Physical City

Physical State

Physical Zip

Is your mailing address different
than your physical address?

Yes

No

Time lived at current address: _____

Mailing Street

Mailing City

Mailing State

Mailing Zip

What is the monthly rent/mortgage paid? (If no housing payment, N/A) _____

Veteran Status:

I am not a veteran

Identify as a veteran, not protected

Identify as one or more of the classifications of protected veterans

I do not wish to self-identify

Marital Status:

Single

Married

Widowed

Divorced

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

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the application to:

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Fax: (907) 780-3105 or E-mail: lending@hyfclending.com

Co-Applicant

First Name

Last Name

Middle Name

Age

Birth Date

Social Security Number

Veteran Status:

I am not a veteran

Identify as a veteran, not protected

Identify as one or more of the classifications of protected veterans

I do not wish to self-identify

Marital Status:

Single

Married

Widowed

Divorced

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

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☐ **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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