



Loan Application

Dear Applicant:

Thank you for considering Haa YaKaawu Financial Corporation (HYFC) in your efforts to secure home financing. In order for us to process your application in the shortest amount of time possible, we must have **ALL** of the following items:

1. ____ Uniform Residential Loan Application (*each borrower must complete an individual application if applying together; please complete all sections as thorough as possible*)
2. ____ Credit Verification Authorization (*only one credit authorization required for joint borrowers*)
3. ____ Completed and signed copies of tax returns including W2s and schedules for the past 3 years
4. ____ Copies of most recent pay stubs (*covering a 30 – day period*)
5. ____ Copies of the last 2 months bank statements for all deposit accounts
6. ____ Copy of driver's license or identification card
7. ____ Copy of tribal enrollment
8. ____ \$100 processing fee (*if joint borrowers, only one fee required*)

Complete all items in as much detail as possible and return them to this office at your earliest convenience. We will begin processing your request immediately upon receiving them. Incomplete or unsigned applications may delay the process.

Should you have any questions or concerns, please contact HYFC staff at **(907) 780-3105**.

Return to: Haa YaKaawu Financial Corporation – 5446 Jenkins Dr. – Juneau, AK 99801 – (907) 780-3105 – fax: (907) 780-6895 or email to lending@hyfclending.com



Credit Verification Authorization

Borrower _____

Co-Borrower _____

Address: _____

To Whom It May Concern:

I hereby authorize Haa Yakaawu Financial Corporation (HYFC), a wholly owned subsidiary of Tlingit-Haida Regional Housing Authority, (the "lender") 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

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Written Description of Financing Needs

Please use this space to briefly describe your home financing needs and/or purpose of the loan request (*i.e. type of home purchase, home construction, loan refinance, home improvement, location of home, etc.*)