

MORTGAGE LOAN APPLICATION

This application is designed to be completed by the applicant(s) with assistance from our office if needed.

Please print clearly and provide all verification documents to ensure accurate and timely processing. Incomplete applications will not be considered.
DATE: _____

Borrower			INFORMATION			Joint-Borrower					
Borrower's Legal Name (Include Jr. or Sr. if Applicable)			Joint Borrower's Name (Include Jr. or Sr. if Applicable)								
Mailing Address (Street, city, state, zip code) **Update your application on file periodically as it may pertain to you, with current address & contact numbers, should they change from what is listed on your application. Applications with returned mail from the Postal service, due to wrong addresses will be closed and you will have to reapply. _____ _____ _____ EMAIL ADDRESS: _____			Phone Numbers Borrower:		Phone Numbers Joint Applicant:						
			Home: _____		Home: _____						
			Cell: _____		Cell: _____						
			Contact Person/Phone Number to reach for messages, in the event Borrower or Joint-Borrower is unavailable: _____ Relationship of contact person: _____ EMAIL ADDRESS: _____								
Social Security Number	Date of Birth	Are you a MHA TAT Enrolled Member: _____ Enrollment Number: _____ Attach Verification	Social Security Number	Date of Birth	Are you a MHA TAT or other recognized Tribal Enrolled Member: _____ Enrollment Number: _____ Attach Verification						
Married <input type="checkbox"/> Single <input type="checkbox"/> Veteran <input type="checkbox"/>			Other <input type="checkbox"/> _____								
Present Housing: Rent <input type="checkbox"/> Landlord Name/Address: _____			Own <input type="checkbox"/> No. of Years _____			Present Housing Physical Address: _____					
No. of Years: _____			Are you current in your rental payment history? _____			Please provide proof from Landlord					
EMPLOYMENT INFORMATION											
Current Employer:			No. of Years:			Current Employer:			No. of Years:		
Position/Title:			Supervisor Contact Information/Business Phone (area code)			Position/Title:			Supervisor Contact Information/Business Phone (area code)		
Monthly Gross Income:			Monthly Gross Income:								
Previous Employer:			No. of Years:			Previous Employer:			No. of Years Monthly Income		
Position/Title:			Supervisor Contact Information/ Business Phone (area code)			Position/Title:			Supervisor Contact Information/Business Phone (area code)		
Monthly Gross Income:			Monthly Gross Income:								

Number of Dependents Under age of 18 yrs.		No.	Age(s):	Number of Dependents:		Age(s):
TYPE OF MORTGAGE AND PURPOSE OF LOAN						
Purchase: <input type="checkbox"/> Realty: _____ New Construction: _____	Subject Property Address: Attach description if necessary			Would this property be your primary residence? YES <input type="checkbox"/> NO <input type="checkbox"/>	Would you be providing a Down Payment: YES <input type="checkbox"/> NO <input type="checkbox"/> \$ _____ Attach copy/proof of funds	
Refinance: <input type="checkbox"/>	Amount Of Existing Loan: \$ _____ Attach Current Statement	Lender Name/Address/Contact Number: Purpose of Refinance:		Present Interest Rate: Legal description/address Property: _____ Attach Current Tax Statement		
Improvements: <input type="checkbox"/>	Describe Improvements & attach summary of project: Attach Contractor information & Estimates of costs			Estimated Improvements Total: \$ _____		
All home improvements require Collateral. Please attach proof and value of pledged collateral for home improvement loan.						
PROPERTY INFORMATION FOR PURCHASE OPTION						
Type of House interested in Purchasing. Modular or Manufactured House <input type="checkbox"/> New Construction House <input type="checkbox"/> Existing/Realty Option <input type="checkbox"/>						
Legal Description of Subject Property Land only (attach description & land lease/deed of where home will be placed)					Trust Land <input type="checkbox"/> Fee Land <input type="checkbox"/>	
MONTHLY INCOME AND EXPENSE COMBINED INFORMATION						
ATTACH PROOF OF ALL						
Gross Monthly Income	Borrower	Joint-Borrower	Total Income	DESCRIBE ALL MONTHLY AND COMBINED EXPENSE INFORMATION	Actual Amount	Monthly Obligations & Months left to pay
Employment Income	\$ _____	\$ _____	\$ _____	Rent/Mortgage Payment	\$ _____	\$ _____
Self-Employ. Income *Additional information will be required such tax return & financial statements	\$ _____	\$ _____	\$ _____	Cell Phone	\$ _____	\$ _____
Other Income Source Verifiable through attached documentation: _____ _____ _____	\$ _____	\$ _____	\$ _____	Car Payment	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____	Car Insurance	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____	TAT Loans	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____	TAT Education /Student Loan	\$ _____	\$ _____

	\$	\$	\$	TAT business/Independence Loan	\$	\$
	\$	\$	\$	State/Federal Student Loans	\$	\$
	\$	\$	\$	Credit Cards	\$	\$
	\$	\$	\$	Other Expenses/Obligations	\$	\$
TOTAL	\$	\$	\$	TOTAL	\$	\$

*Self Employed Borrower(s) will be required to provide Federal Tax Returns and proof of actual income earned.

*Describe & Attach proof of other income: Alimony, Child Support, Social Security, Retirement, IIM, or otherwise

ACKNOWLEDGEMENT AND AGREEMENT

If approved a \$45.00 Administrative Fee will be added to the loan.
 The undersigned hereby warrants the truth and accuracy of the information which has been voluntary provided by myself to the Three Affiliated Tribes Mortgage Program. The undersigned specifically represents that the information is true and correct as of the date set forth by my signature and that any misrepresentation that I have made on this application can result in forfeit of application.

X _____
 Borrowers Signature Date

X _____
 Joint-Borrowers Signature Date

Please attach the following documents to your completed Mortgage Loan Application. Please attach all documentation to allow for review and consideration.

	Two recent Payroll stubs for each borrower.
	Two most recent (2) years of your signed completed Federal Tax Returns for each borrower.
	If Self Employed : please provide 2 years of your signed completed Federal Tax Returns including all schedules
	If you are Retired or on Disability Income please provide a copy of award letters from all sources of income
	Credit Cards- recent Statement
	Present Housing verification (rental agreement, lease, etc.)
	Loans (i.e. Bank or Student Educational) Statements
	Military Discharge Certificate DD-214 (if you're a Veteran) or Military Record (Active)
	Driver License/Identification for all borrowers.
	Tribal Enrollment Verification for all borrowers.
	Homebuyers Education Certificate (Offered by the Tribe or Accredited Agency)
	Credit Report Authorization Form
	Title Status Report (TSR) (if applicable)
	Land Leasehold (where home will be placed)
	Property Deeds (if applicable)
	ATTENTION APPLICANT:
	Home Improvement Loans require sufficient Collateral for the requested loan amount and a project summary along with cost estimates from contractor and or company.

	A face to face interview is required due to the application process and required for all loan processing, to ensure adequate review and loan acknowledgement from borrowers.
	All loans, including all work performed and home site verification including property review are subject to verification by designated Inspector for report and verification before loan payments are released.
	Inactive and incomplete applications will be returned to the mailing address listed on here after a 6-month inactive period. We will provide a courtesy call to the phone numbers listed in regard to the inactive application.
	~Successful home ownership requires active borrower interest and initiative. ~

Mailing Address: Three Affiliated Tribes, Home Mortgage Program, 404 Frontage Road, New Town, North Dakota 58763

Office Suites Located at: #1 Minne Tohe Drive, New Town (Old IHS Clinic Building, *adjacent to the Tribal Admin building*)

Office Phone Number: (701) 627-2560 Fax: (701) 627-5311



MANDAN, HIDATSA & ARIKARA NATION
*Three Affiliated Tribes * Fort Berthold Indian Reservation*
 404 Frontage Road * New Town, North Dakota 58763-9402

TAT MORTGAGE PROGRAM
 Office (701) 627-2560
 Fax (701) 627-5311

Authorization to Obtain Consumer Credit Report

I hereby authorize the TAT Mortgage Program, its agents or assigns to obtain a consumer credit report, as the term is defined in the Fair Credit Reporting Act (FCRA) of 1970, as amended (15 U.S.C. Sec. 1681 et seq.). I understand and agree that my consumer credit report will be used to assist in verifying my residency address, my past and present employment status, bank accounts, stock holdings, and any other asset balances for the purposes of assessing my mortgage loan application. I understand that the report will be retained on file by TAT Mortgage Program and that the information will not be disclosed to anyone without my prior written consent.

I understand and agree that my consumer credit report will not be the determinative factor as to evaluating my financial readiness for buy/refinance my loan, however, it is one factor that will be considered.

Applicant's Name: (Please print)		Co-Applicant's Name: (Please print)	
_____		_____	
_____		_____	
____-____-____	____/____/____	____-____-____	____/____/____
Social Security Number	Date of Birth	Social Security Number	Date of Birth
_____		_____	
_____		_____	
Address, City, State, Zip		Address, City, State, Zip	
_____		_____	
Applicant's Signature	Date	Applicant's Signature	Date

Privacy Act Notice: The information to be obtained will be used by the lender, its agents or assigns, and any federal agency insuring, guaranteeing, or purchasing the mortgage to determine whether you qualify as a prospective borrower under the lender's and the agency's underwriting standards. The information will not be disclosed outside the lender or the federal agency without your consent except to the person or company verifying the information including, but not limited to, your employer, bank, lender, and any other credit reference as needed to verify other credit information and as permitted by law. You do not have to give us this information but if you do not, your mortgage loan application may be delayed or rejected. The information we will obtain is authorized by Title 38, U. S. C., Chapter 37 (if VA); and 12 U. S. C., Section 17901 et seq. (if HUD/FHA).

Right to Financial Privacy Act Certification (Exhibit B)
 The Department of Housing and Urban Development certifies, in compliance with the right to financial Privacy Act of 1978 that in connection with this request for access to financial records.