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1300 W 57th St., Suite 1 Sioux Falls, SD 57108



Section 184 Application for Pre-Qualification

Name of Tribal Affiliation: _____

Borrower legal name: _____

Co-Borrower legal name: _____

Married (Y/N): _____ Rent or Own Current Residence: _____ Monthly Rent Payment: \$ _____

How Long Have You Rented / Lived at your Current Residence: _____

Current Home Address: _____

City/State/Zip: _____

Borrower phone number: _____ Co-Borrower phone number: _____

Borrower Email: _____ Co-Borrower Email: _____

Borrowers Social Security: _____ - _____ - _____ Co-Borrower Social Security: _____ - _____ - _____

Borrowers Date of Birth: _____ Co-Borrower Date of Birth: _____

Borrower Employer: _____ Borrower Job Title: _____ Hire Date: _____

Co-Borrower Employer: _____ Co-Borrower Job Title: _____ Hire Date: _____

Borrowers Monthly Gross Income: \$ _____ Co-Borrowers Monthly Gross Income: \$ _____

Additional Monthly Income and Source (i.e. Per Capita, 2nd Job, Social Security): _____

Cash in Bank Accounts: _____ Will You Receive gift or Grant Funds / Amount: _____

Will the property be on reservation: _____ Type of loan (Purchase/Build/Renovate/Refinance): _____

Estimated Loan Amount: \$ _____ Other comments: _____

Borrower Signature: _____ Date: _____

Co-Borrower Signature: _____ Date: _____

I/We agree to authorize 1st Tribal Lending, a dba of Mid America Mortgage, Inc. (NMLS 150009) to obtain my/our credit report(s) and contact you about this loan pre-qualification request using the contact information you have provided. I/We also agree to authorize 1st Tribal Lending to share confidential information about our loan application with our tribal housing office when appropriate.



Thanks for contacting us! Attached is the 1-page prequalification form and a 1-page additional information checklist I need completed to start the process. Also we will need the following income and asset documents below to review along with your prequalification form and additional information checklist. If you have any questions please feel free to contact me Jennifer at 605-432-8933, email jennifer.smith@1tribal.com and efax 1-866-417-6662.

Please provide the following items by either faxing them or emailing them to me:

- 1. Prequalification Form (attached)**
- 2. Additional information checklist (attached)**
- 3. Paystubs for the last 30 days**
- 4. W2's for the last 2 years**
- 5. Bank statements for the last 2 months**
- 6. If you are self-employed I will need your last two years' tax returns with all pages**
- 7. Per Cap 1099's for the last 2 years – if applicable**

Please provide the above documents ASAP to proceed with your pre-qualification. Your inquiry can not be finalized until these items are received. Please allow 24 to 48 hours to review once all documents have been received.

Additional Information checklist

1. Borrowers Name: _____ Co-Borrowers Name: _____
 2. Phone number: _____
 3. Email: _____
 4. Are you wanting to Purchase an existing home? _____
 - 4.1. Build a new house? _____
 - 4.2. Buy a new modular home? _____
 - 4.3. Refinance your existing home? _____
 - 4.4. Refinance and remodel your existing home? _____
 5. Is this on trust land? _____
 6. How much are you looking to borrow for your mortgage (estimate)? _____
 - 6.1. What size payment are you looking for? _____
 7. Do you currently rent? _____
 - 7.1. How long have you lived there? _____
 - 7.2. How much do you pay? _____
 - 7.3. Do you pay by cash/money order/check? _____
 - 7.4. Do you pay a landlord or family member? _____
 8. Are you self-employed? _____
 9. Where do you work (name of employer)? _____
 - 9.1. Current title name? _____
 - 9.2. How long have you worked there? _____
 - 9.3. Salary or hourly pay? _____
 - 9.4. Monthly income or hourly rate of pay? _____
 - 9.5. Are you full time/part time/seasonal? _____
 - 9.6. How many hours do you work? _____
 - 9.7. How often are you paid, weekly/bi-weekly/bi-monthly/monthly? _____
 10. Do you have any additional income you would like to include? _____
 - 10.1. If so what kind is it? _____
 - 10.2. How much? _____
 - 10.3. Do you get per cap? _____
 - 10.4. Per cap amount? _____
 - 10.5. How often do you get per cap? _____
 11. Do you pay child support/alimony? _____
 - 11.1. If so how much? _____
 12. Did you file taxes the last two years? _____
 - 12.1. Do you owe back taxes? _____
 13. How are you paying the down payment (savings/gift/down payment assistance/ect.)? _____
 - 13.1. How much do you have for a down payment? _____
 14. Do you have a 401K? _____
 - 14.1. If so how much is in there? _____
 15. When you look at your bank account are there NSF/over drafts? _____
 16. On your credit report do you have anything in collections/liens/charge-offs? _____
-



Loan Pre-Qualification Notice

Date: 12/20/2016

Dear Daniel Smith :

Based on our analysis of credit, employment, income, and asset information you have provided to us, we believe that you would qualify for the following:

Pre-Qualification Loan Details	
<i>Loan Program:</i> HUD 184	<i>Loan Amount:</i> \$ 207,500.00
<i>Loan Type:</i> FIXED	<i>Down Payment:</i> \$ 4,706.00
<i>Loan Term:</i> 360 months	<i>Qualifying Interest Rate:</i> 4.250
<i>Sales Price:</i> \$ 209,139.00	

PLEASE NOTE: This pre-qualification is based upon preliminary unverified information, which although deemed to be reliable, is not guaranteed to be correct. A final loan decision cannot be made until a complete mortgage application and supporting documentation is received and verified. This letter does not guarantee loan approval, nor is it an offer or commitment to make a loan at the above rates and terms. Interest Rates are subject to daily change without notice and may affect the loan amount for which you qualify.

Loan Officer: Adam Hicks

Phone #: 605-610-0963

Email Address: adam.hicks@1tribal.com

NMLS ID: 400283

X *Adam Hicks* _____





ESTIMATOR		
Prequalification Estimate Based on the Documentation Provided		
Gross Monthly Income	\$	3,981
Existing Monthly Debt Obligations	\$	306
Purchase Price of Home	\$	209,139
Minimum Down Payment (2.25% of Purchase Price)	\$	4,706
Loan Amount (97.75% of Purchase Price Plus 1.5% HUD Guarantee Fee)	\$	207,500
Interest Rate (Estimated)		4.250%
Monthly Home Owners Insurance (estimated)	\$	115
Monthly Property Taxes / HOA Fees (estimated)	\$	146
Monthly Mortgage Insurance (.25% of Loan Amount Annually / 12 months)	\$	43
Monthly Principle & Interest of Loan	\$	1,021
TOTAL PAYMENT ESTIMATE	\$	1,325

income was calculated using annual salary of 44,000/12=3666 then averaged 1099's for per cap 3700+3881/24=315 for grand total income 3981.00

TRUST LAND NEW CONSTRUCTION

STEP # 1

1. Go to local BIA Agency Realty Office and request the following.

- a. Copy of Certified Title Status Report – must be certified within last 12 months for Tribal Trust Land and 6 months for Individual Trust land.
- b. Copy of home site lease. Please let the Realty officer know you are using the HUD 184 Indian Home Loan Program. There is a specific lease that must be used.

2. Go to tribal land office and request the following enclosed to be completed for you.

- a. Land Status and Jurisdiction Form
- b. Environmental Assessment

3. Go to Indian Health Service and apply for water and sewer services for your home site.

STEP # 2

1. **Bids** for home building or rehab – must be signed and dated by all parties.
2. **Detailed Cost breakdown. THERE IS A 10% CONTINGENCY RESERVE REQUIRED ON ALL BIDS. *NOTICE*- This increases the amount of money you will need to inject at time of closing for down payment and closing costs.**
3. **Plans/specs** for construction.
4. **HUD Construction Forms** (we'll work on this later).
5. **Contractor Validation Forms** (needed for any contractor doing over \$25k worth of work – we'll work on this later).

STEP # 3

1. Completed **application** (attached) - please complete Sections 3-5 and 8-10.
2. Clear copy of **Tribal ID** – front and back.
3. Clear copy of **Driver's Licenses**.
4. Most recent **paystubs** covering 30 consecutive days.
5. Most recent **bank statements** covering two consecutive months – all pages.
6. **W-2's** and **1099's** from 2015 and 2014.
7. **Be sure to save money, Saving the difference between your rent and your estimated mortgage payment.**

1. **Tax Returns** from 2015 and 2014 – all pages – please make sure they are signed and dated (can be today's date) – see below for example on where to sign/date.

Sign Here Joint return? See instructions. Keep a copy for your records.	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	Daytime phone number
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/>

2. **Business Tax Returns** from 2015 and 2014 – all pages.
3. **Business Year-To-Date Profit and Loss Statement** (self-prepared) – please sign and date.
4. **Awards Letter** for Social Security Income or Retirement Income.
5. **Grant/Gift Letter** – from Tribe or family member providing gift.
6. Most recent **401k Statement** – all pages – if applicable.
7. **Address Discrepancy Letter** (attached).
8. **Recent Credit Inquiry Letter** (attached).
9. **Deposit Explanation Letter** (attached).
10. **Credit Explanation Letter** (attached).
11. **Employment Verification form** (attached).
12. Copies of **Bankruptcy Papers** and **Discharge Bankruptcy Papers**.
13. **Landlord Contact Information** for last two years – name, address and phone number. If you live with family we have a different form they can complete.
14. **4506T**- Please verify address (or correct address) with address filed on most recent tax return. Please sign and date. (attached).
15. Please provide at least **2 sources of alternative credit** – this can be insurance, cable, gas, electric, etc. – something with at least 12 months of on-time payments.
16. Please provide **school transcripts** – can be official or unofficial copy.
17. **Per Cap Letter** from your tribe stating how much you receive and that it's likely to continue.
18. Please provide your **Most Recent Mortgage Statement**.
19. Please provide your **Homeowner's Insurance** information.
20. Please provide a copy of the **HUD-1 Settlement Statement** that you signed at your original mortgage closing.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liability must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit. (Sign below):

Borrower _____	Co-Borrower _____
I. TYPE OF MORTGAGE AND TERMS OF LOAN	
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain): _____ Agency Case Number _____ Lender Case Number 100269204 <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service	
Amount \$ _____ Interest Rate % 0 No. of Months _____ Amortization Type <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): _____ <input type="checkbox"/> ARM (type): _____	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) _____	
Legal Description of Subject Property (attach description if necessary) _____	
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): _____ Property will be: <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	
Complete this line if construction or construction-to-permanent loan. Year L of Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____ (a) Present Value of L of \$ _____ (b) Cost of Improvements \$ _____ Total (a+b) \$ _____	
Complete this line if this is a refinance loan. Year Acquired _____ Original Cost \$ _____ Amount Existing Liens \$ _____ Purpose of Refinance _____ Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost \$ _____	
Title will be held in what Name(s) _____ Manner in which Title will be held _____ Estate will be held in: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) _____	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) _____	
III. BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable) _____	Co-Borrower's Name (include Jr. or Sr. if applicable) _____
Social Security Number _____ Home Phone (incl. area code) _____ DOB (mm/dd/yyyy) _____ Yrs. School _____	Social Security Number _____ Home Phone (incl. area code) _____ DOB (mm/dd/yyyy) _____ Yrs. School _____
<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated	<input type="checkbox"/> Married (includes registered domestic partners) <input type="checkbox"/> Unmarried (includes single, divorced, widowed) <input type="checkbox"/> Separated
Dependents (not listed by Co-Borrower) No. _____ Ages _____	Dependents (not listed by Borrower) No. _____ Ages _____
Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Present Address (street, city, state, ZIP/country) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____
Mailing Address, if different from Present Address: _____	Mailing Address, if different from Present Address: _____
If residing at present address for less than two years, complete the following: Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____	Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. _____

Borrower		N. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Name & Address of Employer <input type="checkbox"/> Self Employed	Yrs. on this job	Yrs. employed in this line of work/profession	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly income \$	Dates (from-to)
	Monthly income \$		Monthly income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly income \$	Dates (from-to)
	Monthly income \$		Monthly income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly income \$	Dates (from-to)
	Monthly income \$		Monthly income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Monthly income \$	Dates (from-to)
	Monthly income \$		Monthly income \$		
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)		

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other income consisting of the following (describe other income, if any)				Homeowner Assn. Dues		
				Other		
Total	\$	\$	\$	Total	\$	\$

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

BO	Monthly Amount
	\$

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$	If you answer "Yes" to any question a through l, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs		Yes	No	Yes	No
c. Land (if acquire deep estate)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PM, MP, Funding Fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (if Borrower will pay)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total costs (add items a through h)		(The word "include" such items as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reason for transaction.)			
j. Subordinate financing		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (explain)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PM, MP, Funding Fee financed)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PM, MP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)					
p. Cash from Borrower (subtract j, k, l & o from i)					

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically agrees to Lender and to Lender's actual or potential agents, bankers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fines or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a real estate mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its agents, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, bankers, processors, attorneys, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its agents, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan, and/or administration of the Loan account may be transferred with such notice as may be required by law (10) neither Lender nor its agents, bankers, processors, attorneys, insurers, servicers, successors or assigns make any representation or warranty, express or implied, to me regarding the property or the condition or value of the property and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law (including audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its agents, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Right to Receive Copy of Appraisal. We have the right to a copy of the appraisal report used in connection with this application for credit. To obtain a copy, file a written request at the mailing address Creditor has provided. Creditor must hear from us no later than 30 days after Creditor notifies us about the action taken on this application, or if we withdraw this application.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both at hold by and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the data source satisfies all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Loan Originator:

This information was provided:

in a face-to-face interview by the applicant and submitted by fax or mail

in a telephone interview by the applicant and submitted via e-mail or the Internet

Loan Originator's Signature	Date
X	
Loan Originator's Name (print or type)	Loan Originator Identifier
Adam Hicks	400283
Loan Originator Company's Name	Loan Originator Company's Address
1st Tribal Lending	1300 West 57th Street Suite 1 Sioux Falls, SD 57108

Employment Verification Form

*****Please Provide a Full 2 year history, along with contact information*****

Borrower's Name	Title/Position
Employer's Name	Employers Address
Contact Person For HR or Payroll	HR-Email Address
HR-Work Phone # Ext.	HR-Fax #
Address	
City,	ST ZIP Code
Start Date	End Date

Employment Verification Form

Borrower's Name	Title/Position
Employer's Name	Employers Address
Contact Person For HR or Payroll	HR-Email Address
HR-Work Phone # Ext.	HR-Fax #
Address	
City,	ST ZIP Code
Start Date	End Date



TWO YEAR (2) RENTAL/LEASE HISTORY

Please provide the following information for verification of your prior residence(s).

Be sure to sign and date the form as indicated.

Please be sure to show a two (2) year history of PHYSICAL LOCATION (not PO Box).

BORROWER:

CO-BORROWER:

PRESENT ADDRESS: APT. #

CITY: STATE: ZIP:

LANDLORD/MGMT. CO:

ADDRESS: CITY: STATE: ZIP:

TELEPHONE: FAX: RENTING/LEASING SINCE:

IF LEASING, WHEN DOES LEASE EXPIRE? AMOUNT PAID PER MONTH: \$

If residing at present address for less than two (2) years, complete the following:

ADDRESS: APT. #

CITY: STATE: ZIP:

LANDLORD/MGMT. CO:

ADDRESS: CITY: STATE: ZIP:

TELEPHONE: FAX: RENTING/LEASING SINCE:

IF LEASING, WHEN DOES LEASE EXPIRE? AMOUNT PAID PER MONTH: \$

COMMENTS:

BORROWER _____ DATE: _____

(Signature)

CO-BORROWER _____ DATE: _____

(Signature)

2/29/2016)

**LAND STATUS AND JURISDICTION FORM
SECTION 184 INDIAN HOUSING LOAN GUARANTEE PROGRAM
HUD, OFFICE OF NATIVE AMERICAN PROGRAMS**

APPLICANT NAME: _____

CO-APPLICANT NAME: _____

LENDER: _____

TRIBE: _____

PROPOSED PROPERTY ADDRESS/LOCATION:

LAND STATUS:

___ **TRIBAL TRUST LAND**

___ **FEE SIMPLE LAND**

___ **ALLOTTED OR INDIVIDUAL TRUST LAND**

___ **RESTRICTED FEE**

___ **LAND ASSIGNMENT**

___ **TRIBAL LEASEHOLD**

DOES THE TRIBE HAVE A TRIBAL COURT SYSTEM: ___ **YES** ___ **NO**

**IF YES, DOES THE TRIBAL COURT SYSTEM HAVE JURISDICTION TO HEAR
FORECLOSURE AND/OR EVICTION CASES FOR THE PROPOSED SITE:**

___ **YES** ___ **NO**

SIGNATURE OF TRIBAL OFFICIAL: _____

TITLE/NAME OF TRIBE: _____

DATE: _____

Clean Air Act - [Sections 175(c), (d), and 40 CFR 6, 51, 93]		
Farm Land Protection Policy Act [7 CFR 658]		
Environmental Justice [Executive Order 12896]		
HUD ENVIRONMENTAL STANDARDS Noise Abatement and Control [24 CFR 51B]		
Explosive and Flammable Operations [24 CFR 51C]		
Toxic Chemicals and Radioactive Materials [HUD Notice 79-33]		
Airport Clear Zones and Accident Potential Zones [24 CFR 51D]		

DETERMINATION:

- () This project converts to Exempt, per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license (Status "A" has been determined in the status column for all authorities); Funds may be drawn down for this (now) EXEMPT project; OR
- () This project cannot convert to Exempt because one or more statutes/authorities require consultation or mitigation. Complete consultation/mitigation requirements, publish NO/RR/OF and obtain Authority to Use Grant Funds (HUD 7015.16) per Section 58.70 and 58.71 before drawing down funds; OR
- () The unusual circumstances of this project may result in a significant environmental impact. This project requires preparation of an Environmental Assessment (EA). Prepare the EA according to 24 CFR Part 58 Subpart E.

PREPARER SIGNATURE: _____ DATE: _____

PREPARER NAME: _____

RESPONSIBLE ENTITY OFFICIAL / SIGNATURE: _____

NAME, TITLE: _____ DATE: _____