

(Please print)

BORROWER INFORMATION

First Name, Middle Initial, Last Name (include Jr. or Sr., if applicable):

Cell Phone

Home Phone

Social Security Number

DOB

Do you have a Co-Borrower: Yes or No

If so who:

Marital Status

Age of each minor child (17 years or younger)

☐ Married ☐ Single ☐ Separated
☐ Divorced ☐ Widowed

Gender

☐ Male ☐ Female

Preferred Language

☐ English ☐ Lakota ☐ Spanish

Mailing Address (PO Box, city, state, ZIP)

☐ Own
☐ Rent
☐ Living with relatives
☐ Other

Physical Address (Street, city, state, ZIP)

No. of Years

County of residence

Community

If residing at present address for less than two years, complete the following (Need five years of history, use Continuation Sheet):

Former Mailing Address (PO Box, city, state, ZIP)

☐ Own
☐ Rent
☐ Living with relatives
☐ Other

Former Physical Address (Street, city, state, ZIP)

No. of Years

County of residence

Community

Tribal District

☐ 01 ☐ 02 ☐ 03 ☐ 04 ☐ 05 ☐ 06 ☐ Unknown

E-mail Address

Preferred Type of Contact

☐ Home Phone ☐ Work Phone ☐ Cell Phone ☐ Email
☐ Facebook ☐ Messenger

Are you enrolled:

Tribal affiliation and enrollment number:

☐ Yes ☐ No

How did you hear about the program?

☐ Radio ☐ Brochure ☐ Flyer ☐ Newspaper ☐ Social Media
☐ Friends/Relatives ☐ Other: _____

Race

☐ Asian/Pacific Islander
☐ Black/Non-Hispanic
☐ American Indian/Alaska
☐ Hispanic
☐ White/Non-Hispanic
☐ Other _____

Ethnicity

☐ Hispanic or Latino
☐ Not Hispanic or Latino

Citizenship

☐ US Citizen
☐ Permanent Resident
☐ Non-Resident

Household Information

☐ Single Head Of Household
☐ Female Head Of Household
☐ First Time Buyer
☐ Owned a Home in Last 3 years ☐ Disabled

EMPLOYMENT INFORMATION

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

☐ Self Employed

Position/Title/Type of Business

Dates (from – to)

Hourly Wage

Business Phone

EMPLOYMENT INFORMATION (Continued)

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

☐ Self Employed

Position/Title/Type of Business

Dates (from – to)

Hourly Wage

Business Phone

EDUCATION INFORMATION

Check the highest grade completed in school:

☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 ☐11 ☐12 ☐13 ☐14 ☐15 ☐16 ☐17 ☐18

	Name of School	City/State	Did you graduate?	If NO, # of years left	Degree Received	Year graduated
	High School:					
	GED:					
	Other School:					
	College:					
	Vocational/Technical:					

MILITARY INFORMATION		
Branch: <input type="checkbox"/> Army <input type="checkbox"/> Navy <input type="checkbox"/> Air Force <input type="checkbox"/> Marines <input type="checkbox"/> National Guard <input type="checkbox"/> Coast Guard	Duty Status: <input type="checkbox"/> Active <input type="checkbox"/> Reserve <input type="checkbox"/> Veteran	From: _____ To: _____
Rank at Discharge:	Type of Discharge: <input type="checkbox"/> Honorable <input type="checkbox"/> Dishonorable <input type="checkbox"/> General <input type="checkbox"/> Other than Honorable <input type="checkbox"/> Bad Conduct	Do you have the following documents? <input type="checkbox"/> DD214 <input type="checkbox"/> Certificate of Eligibility

FINANCIAL INFORMATION					
MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION					
Gross Monthly Income	Borrower	TOTAL	Combined Monthly Housing Expense	Present	Proposed
Base Employment Income	\$	\$	Rent	\$	
Overtime			First Mortgage (P&I)		\$
Bonuses			Other Financing (P&I)		
Commissions			Hazard Insurance		
Dividends/Interests			Real Estate Taxes		
Net Rental Income			Homeowner Assn. Dues:		
Other (before completing see the notice in "describe other income"			Other		
			Other		
TOTALS	\$	\$	TOTAL	\$	\$

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

Describe Other Income		MONTHLY AMOUNT
Notice: Alimony, child support or separate maintenance incomes need not be revealed if you choose not to have it considered for repaying this loan.		

SALARY DEDUCTION INFORMATION					
Vendor	Original Amount	Bi-Weekly Payment	Balance Owing	Reoccurring	
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No
				<input type="checkbox"/> Yes	<input type="checkbox"/> No

AUTHORIZATION TO RELEASE INFORMATION

I authorize Four Bands personnel and Cheyenne River Housing Authority personnel to share information with each other as needed in regards to obtaining a home mortgage loan.

I further authorize Four Bands to order a consumer credit report and verify other credit information so that they can assess and support my asset building progress with them. I acknowledge that this credit report request will appear on my record and is done in this way to receive my credit score and full report.

This authorization for release of information between Four Bands and The Cheyenne River Housing Authority shall remain in effect for a period of twelve (12) months from the date below, unless earlier revoked by me in writing. I acknowledge that I have received a copy of this authorization. Photocopies of this authorization shall have the same force and effect as an original of this authorization.

Applicant

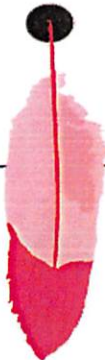
Date

Co-Applicant

Date



**FOUR
BANDS**
COMMUNITY
FUND, INC.





CHEYENNE RIVER HOUSING AUTHORITY

Authorization and Consent for Use of Name, Voice, Photograph and Likeness

The undersigned hereby authorizes and consents to the use of the undersigned's name, voice, photograph, and likeness, as well as quoting my written and/or spoken words, by Cheyenne River Housing Authority (CRHA) without reservation or limitation.

The undersigned understands that no special compensation will be provided to me for use of my name, voice, image, likeness or quotes and the undersigned may not be informed in advance of the specific use of my image or other items as described herein.

The undersigned further understands that the property rights to any photographs or recordings hereof of the undersigned's person prepared by Cheyenne River Housing Authority, or any agent thereof, pursuant to this authorization and consent shall vest in and remain in CRHA.

Said photographs, recordings or other items described herein may be used, but not exclusively, the following ways:

- | | |
|--------------------------------------|-----------------------------|
| *Printed and/or electronic | *Educational purposes |
| client/customer/funder newsletter | *Fundraising purposes |
| *Company Internet accessible via the | *CRHA Social Media purposes |
| World Wide Webb | *Marketing purposes |
| *Reports | *Other: _____ |

The undersigned by his/her signature below waives any cause of action for personal injury and/or property damage by virtue of the taking of photographs or recordings thereof as herein described by CRHA.

This authorization and consent shall be binding upon the undersigned heirs, successors, licensees, agents, and assigns, and shall be governed by the laws of the Cheyenne River Sioux Tribe.

The undersigned agrees to provide a written revocation should the undersigned choose to withdraw this authorization/consent. The written revocation shall be provided to the CRHA Executive Director. Written revocations will become effective within two (2) business days of receipt, and CRHA will cease posting/publishing any new images, recordings, published/posted images, recordings, videos, or quotes from past marketing material, social media websites, or other locations.

Name (Please Print)

Signature

Date

Signature of Guardian if under age of 18

401 Owohe Nupa Drive, Eagle Butte, SD 57625
PO Box 480, Eagle Butte SD 57625
Main Office: (605)964-4265 • Maintenance: (605)964-4200 • Fax: (605)964-1070

Student Data Profile
Homebuyer Readiness Class

Name _____

Homebuyer Class Session: _____

1. What is your income level?

Under \$5000	
\$5,000	\$9,999
\$10,000	\$14,999
\$15,000	\$19,999
\$20,000	\$24,999
\$25,000	\$29,999
\$30,000	\$34,999
\$35,000	\$39,999
\$40,000	\$44,999
\$45,000	\$49,999
\$50,000	\$54,999
\$55,000	\$59,999
\$60,000	\$64,999
\$65,000	\$69,999
\$70,000	\$74,999
\$75,000	\$79,999
\$80,000	\$84,999
\$85,000	\$89,999
\$90,000	\$94,999
\$95,000	\$99,999
\$100,000	\$104,999

2. What is your co-borrower income level?

Under \$5000	
\$5,000	\$9,999
\$10,000	\$14,999
\$15,000	\$19,999
\$20,000	\$24,999
\$25,000	\$29,999
\$30,000	\$34,999
\$35,000	\$39,999
\$40,000	\$44,999
\$45,000	\$49,999
\$50,000	\$54,999
\$55,000	\$59,999
\$60,000	\$64,999
\$65,000	\$69,999
\$70,000	\$74,999
\$75,000	\$79,999
\$80,000	\$84,999
\$85,000	\$89,999
\$90,000	\$94,999
\$95,000	\$99,999
\$100,000	\$104,999

3. What are your sources of income?

- A) Employment
- B) Unemployment
- C) Disability/SSI
- D) Social Security
- E) Retirement Pension
- F) Child Support
- G) Retirement Pension
- H) TANF

4. What are your sources of income?

- A) Employment
- B) Unemployment
- C) Disability
- D) Social Security
- E) Retirement Pension
- F) Child Support
- G) Other _____

Comments:

**Student Data Profile
Homebuyer Readiness Class**

5. What are your housing needs?

1) Bedroom(s)

A) 1

B) 2

C) 3

D) 4

E) Other _____

2) Bathroom(s)

A) 1

B) 2

C) 3

D) Other _____

3) Master Suite

A) Yes

B) No

4) Basement

A) Yes

C) Finished or Unfinished

B) No

5) Handicap Accessible

A) Yes

B) No

6) One Level or Split Level

7) Garage

A) One car

B) Two car

C) Three car

D) Other _____

Additional Comments:

Student Data Profile
Homebuyer Readiness Class

6. What is your current housing situation?
- A) Living with family or friends
 - B) Outgrown current home
 - C) Renting
 - D) Other_____
7. Preferred Location: Where do you want to live?
- ___ Badger Park Subdivision
 - ___ 5-acre Home Site
 - ___ Allotted Land
 - ___ City Lot in township of: _____ (name of town)
 - ___ Other: _____
8. Do you have utilities available at desired location?
- A) Electricity: Yes or No
 - B) Water: Yes or No
 - C) Sewer: Yes or No
 - D) Propane: Yes or No
9. What type of home would you like?
- A) Manufactured Home
 - B) Single family home
 - C) Duplex
 - D) Mobile home
 - E) Other_____
10. Have you applied for a 5-acre home site?
- A) Yes, you have land secured
 - B) No, you have not started the process
 - C) Yes, you've started the process and its pending approval
 - D) You have your own land
11. Which loan product is your first preference?
- A) FHA Loan (3.5% down payment)
 - B) 184 HUD Loan (2.25% down if (greater than 50k) and 1.25% down if (less than 50k)
 - C) VA Loan (0% down)
 - D) USDA/RHA Loan (0% down)
 - E) Conventional Loan (3% down but only qualify if on deeded land)
 - F) Other_____

Are you pre-qualified for this loan product? Yes or No

Student Data Profile
Homebuyer Readiness Class

12. Which loan product is your second preference?

- A) FHA Loan (3.5% down payment)
- B) 184 HUD Loan (2.25% down if (greater than 50k) and 1.25% down if (less than 50k)
- C) VA Loan (0% down)
- D) USDA/RHA Loan (0% down)
- E) Conventional Loan (3% down but only qualify if on deeded land)
- F) Other _____

Are you pre-qualified for this loan product? Yes or No

13. Credit: Status of your credit

- ___ I am credit ready (score of ___ or above)
- ___ I have a couple of credit issues that can be addressed in 12 months or less
- ___ I have major credit issues and need guidance on how to improve my score
- ___ I have no credit history/score
- ___ Other _____

14. Credit Repair or Rebuilding: What services are you interested in participating in

- a. Credit Repair Classes: 6-week class schedule
- b. Individual Credit Counseling: Office appointments
- c. Work with Consumer Credit Counseling Services of the Black Hills
- d. Work with Four Band Community Fund
- e. Prefer to work on my own

15. Are you ready to pursue homeownership?

- a. Yes, I would like to start the process immediately upon graduation from the Homebuyer Readiness Class
- b. No, I need more time to make decisions about
 - i. ___ location
 - ii. ___ type of home
 - iii. ___ loan product
 - iv. ___ Other: _____
- c. No, I need to work on my credit, I need
 - i. ___ 12 months
 - ii. ___ up to 24 months
 - iii. ___ more than 24 months
 - iv. ___ Other: _____
- d. No, I am no longer interested in homeownership