



COMMUNITY DEVELOPMENT DIVISION

Mille Lacs Band of Ojibwe Community Development Renovation Loan Program Application

Thank you for your interest in applying for a renovation loan from the Mille Lacs Band of Ojibwe. Please take some time and read the following information about the program and the information you will need to provide in order for your application to be accepted.

The primary purpose of the Renovation Loan Program is to provide an opportunity for Mille Lacs Band of Ojibwe Band Members the opportunity to receive financing at a low interest rate for the renovation of their privately-owned homes. Mille Lacs Band Members meeting the requirements of this program are eligible to apply.

Please complete the entire application, attach the required documentation and return the completed packet to the Housing Department. **Submitting this application does not guarantee that a renovation loan will be approved.**

There may be a waiting list for the program. Applications are reviewed in order, according to placement on the waiting list. If you have any question about the program or application, please contact Community Development at 320-532-7409.

Renovation Loan Application Checklist

- Pages 1-4 of the application completed and signed
- Legal property description of your home (This can be found on your original mortgage document)
- Copies of Tribal ID and/or DL
- Two months' income verification (see page 2 of the Renovation Loan policy for sources of income)
- Two previous years' income tax return documents
- Homeowners insurance verification
- Current mortgage statement

Your application will not be accepted if all documents are not attached

APPLICANT

Last Name: _____ First Name, MI: _____

Address: _____ Email: _____

City: _____ State: ____ Zip: _____ Phone: (____) _____ - _____

Band Member Y / N Enrollment # _____ Social Security #: _____ - _____ - _____

Co-Applicant

Last Name: _____ First Name, MI: _____

Social Security #: _____ - _____ - _____ Band Member Y / N Enrollment # _____

Income Information Note: You must submit proof of all income you are claiming

| Applicant(s) | Earned Income | Other Income | Source of Income (see below) |
|--------------|---------------|--------------|------------------------------|
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Total Income for Household: _____

Please explain any unique situations about your income here:

Applicants must provide documentation proving all income claimed. For income received from employment paystubs are sufficient for the last two months are required, provide complete tax returns for two previous years. Awards letters may be used to prove social security, retirement, pension, or veteran's benefits. If applicant is claiming income from support, copy of relevant court order must be provided, along with documentation of payments received.

Do you pay child support? _____ If yes, what amount per month? _____

Housing Information

Address of home to be renovated: _____

Do you have documentation that you are the owner of the house? Y / N

Is this home your primary residence? Y / N

Do you and will you continue to occupy the house as your primary residence? Y / N

Have any of the renovations been/could be completed with an insurance claim? Y/N

Provide a description of the renovations/home improvements that you are requesting to finance. **The Renovation Loan policy lists out approved and non-approved requests, please see the attached policy for details.** If you know the expected costs, please include

| Project/renovation | Estimated Cost |
|--------------------|----------------|
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Acknowledgment and Agreement

The undersigned specifically acknowledges and agree(s) that: (1) the loan requested by application will be secured by either a first or second mortgage: (2) the property will not be used for any illegal or prohibited purpose or use: (3) all Statements made in this application are made for the purpose of obtaining the loan indicated herein: (4) verification or Reverification of any information contained in this application may be made at any time by the lender. Its agents Successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the lender, even if the Loan is not approved: (5) the Lender, Its agents, successors and assigns will rely on the information contained in the application and I / we have a continuing obligation to amend and /or supplement the information provided in this application if any of the material facts which I / we have represented herein should change prior to closing: (6) in the event my/our payments on the loan indicated on this application become delinquent, the lender, its agents, successors and assigns, may, in addition to their other rights and remedies report my/our name and account information to accredit reporting agency (7) ownership of the loan may be transferred to successor or assigned of the lender without notice to me and/or administration of the loan account may be transferred to an agent, successor or assign of the lender without prior notice to me (8) the lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification

I/we certify that the information provide in this application is true and correct as of the date set forth opposite my/our Signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 101, et. Seq. and liability for monetary damages to the lender, its agent, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application. I also agree that I am hereby applying for a loan and other personal information in order to determine my eligibility for financing. I understand that if I provide any false or misleading information, my application may be denied.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Return completed application to:
Mille Lacs Band of Ojibwe Housing Department
43408 Oodena Drive
Onamia, MN 56359

