



607 ½ Mt. Rushmore Road.
Suite 105
Rapid City, SD 57701
(605) 519-5124 phone
olebeau@bhclf.org

APPLICANT INFORMATION:

Applicant Name: _____ SS#: _____
Present Address: _____ # of yrs at this address _____
City/State/Zip: _____ County: _____
Telephone: _____ Fax: _____ Email: _____
Marital Status: _____ Spouse's Name: _____
Date of Birth: _____ Veteran: Yes or No
Tribal Enrollment #: _____ Affiliation: _____
Educational Level Completed: _____ Are you Head of Household? Yes or No
Number of Dependents: _____ Ages: _____

EMPLOYMENT AND INCOME:

Present Employer: _____ # of yrs there: _____
Previous Employer: _____ # of yrs there: _____
Present Employer Address: _____ Position/title: _____
City/State/Zip: _____ Telephone #: _____
Present Salary: \$ _____ per month (gross) \$ _____ per month (net, after tax)
Other Sources of Income (you are not required to list alimony, child support unless you want them considered for repayment ability):
\$ _____ from what source? _____
\$ _____ from what source? _____
Is any income listed in this section likely to be reduced in the next two years? Yes or No Explain: _____

CREDIT INFORMATION:

Have you ever received credit from a bank?: _____ If so, when/where: _____
Please list current Checking Account #: _____ Bank Name: _____
Savings Account#: _____ Bank Name: _____
Please list three credit references:

| Name | Address | Phone |
|-------|---------|-------|
| _____ | _____ | _____ |
| _____ | _____ | _____ |
| _____ | _____ | _____ |

Loan Request Amount:

\$ _____ Purpose: _____



607 ½ Mt. Rushmore Road.
 Suite 105
 Rapid City, SD 57701
(605) 519-5124 phone
olebeau@bhclf.org

THIS SECTION FOR OFFICE USE ONLY

PERSONAL FINANCIAL STATEMENT:

Monthly Income \$ _____
 Monthly Expense \$ _____
 Monthly Disposable Income \$ _____

SOURCES & USES:

SOURCES

BHCLF Loan Proceeds \$ _____

Other Sources \$ _____

Other Sources \$ _____

Total Sources \$ _____

USES

Creditor: _____ \$ _____

Creditor: _____ \$ _____

Creditor: _____ \$ _____

Creditor: _____ \$ _____

Creditor: _____ \$ _____

Creditor: _____ \$ _____

Fees: LC _____, UCC _____, Lien _____ \$ _____

Total Project Costs: \$ _____



607 ½ Mt. Rushmore Road.
 Suite 105
 Rapid City, SD 57701
 (605) 519-5124 phone
 olebeau@bhclf.org

APPLICATION FEE

Black Hills Community Loan Fund, Inc. requires Applicants to pay a Processing Fee prior to submitting the Loan Application for consideration. This fee helps to defray some of our costs to review the application and obtain credit and other information in connection with our review.

| LOAN PRODUCT | APPLICATION FEE | CLOSING COST |
|---------------------|-----------------|-------------------|
| Credit Builder Loan | \$20.00 | 1% of Loan Amount |
| Down Pymt/Closing | \$50.00 | " |
| Rehab/Repair | \$50.00 | " |
| Mortgage | \$100.00 | " |
| Microloan | \$50.00 | " |

Borrower’s Acknowledgement:

1. I certify that everything I have stated in this application and on any attachment is correct. You may keep this application whether or not it is approved. By signing below I authorize you to check my credit and employment history and to answer questions others may ask you about my credit record with you. I agree to provide receipts for the total amount of the loan if it is approved.

2. I understand that should my loan be approved, prior to closing, Black Hills Community Loan Fund, Inc. will charge any third party costs incurred by Black Hills Community Loan Fund, Inc. in connection with closing the loan (including lien fees, legal fees, etc.).

Applicant’s Signature

Date

BHCLF Loan Officer

Date

The following information is requested by the Federal Government in order to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race and ethnicity of applicants on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

I do not wish to furnish gender, ethnicity and race information. Initials: _____

I will furnish the information: *(Please complete section below)*

Gender: Female Male Ethnicity: (Mark Only One) Hispanic or Latino Not Hispanic or Latino

Race: Native American Caucasian Pacific Islander Asian

(Mark One Or More) African American Other *(please specify)* _____

| |
|--|
| <p>For Office Use Only: Gender, ethnicity, and race information above was provided by:</p> <p><input type="checkbox"/> Applicant <input type="checkbox"/> BHCLF Staff</p> |
|--|



607 ½ Mt. Rushmore Road.
Suite 105
Rapid City, SD 57701
(605) 519-5124 phone
olebeau@bhclf.org

Personal Financial Statement

Name: _____

SS#: _____

Spouse: _____

SS#: _____

| ASSETS | |
|------------------------------------|-------|
| <i>Liquid Assets</i> | |
| Cash (checking & savings accounts) | _____ |
| Short-term investments | _____ |
| Treasury Bills | _____ |
| Savings Certificates | _____ |
| Money Market Funds | _____ |
| Cash Value of Life Insurance | _____ |
| Total Liquid Assets | _____ |
| <i>Investment Assets</i> | |
| Notes Receivable | _____ |
| Marketable Securities | _____ |
| Bonds | _____ |
| Real Estate (investment) | _____ |
| Tax Incentive Investments | _____ |
| Retirement Funds | _____ |
| Total Investment Assets | _____ |
| <i>Personal Assets</i> | |
| Residence | _____ |
| Vacation Property | _____ |
| Art, Antiques | _____ |
| Furnishings | _____ |
| Vehicles | _____ |
| Other | _____ |
| Total Personal Assets | _____ |
| Total Assets: \$ | _____ |

| LIABILITIES | |
|---------------------------------------|-------|
| <i>Short-term</i> | |
| Credit Cards (from below) | _____ |
| Car Loan | _____ |
| Construction Liens/Notes/Balances Due | _____ |
| Loan on Life Insurance | _____ |
| Installment Loans | _____ |
| Accrued Income Taxes | _____ |
| Other Debt | _____ |
| Total Short-term Liabilities | _____ |
| <i>Long-term</i> | |
| Loans to Purchase Personal Assets | _____ |
| Loan to Acquire Business | _____ |
| Mortgage on Personal Residence | _____ |
| Note to Business | _____ |
| Total Long-term Liabilities | _____ |
| <i>Contingent Liabilities</i> | |
| Endorser | _____ |
| Guarantor (SBA Loan) | _____ |
| Damage Claims | _____ |
| Taxes | _____ |
| Other | _____ |
| Total Contingent Liabilities | _____ |
| Debt/Worth: _____ | |
| Net Worth: _____ | |
| Total Liabilities: \$ | _____ |



607 1/2 Mt. Rushmore Road.
 Suite 105
 Rapid City, SD 57701
 (605) 519-5124 phone
 olebeau@bhclf.org

Personal Financial Statement (page 2, Continued)

| CHECKING / SAVINGS ACCOUNTS | Name | Institution | Account | Balance |
|---|------|-------------|---------|---------|
| Checking #1 | | | | |
| Savings#1 | | | | |
| Other | | | | |
| Total Cash from Checking/Savings: \$ | | | | |

| Credit Accts. | Creditor | Address | Monthly Payment | Account Number | Account Balance |
|---------------|----------|---------|-----------------|----------------|-----------------|
| Car Loan | | | | | |
| Bank Loan | | | | | |
| Tribal Loan | | | | | |
| VISA | | | | | |
| MasterCard | | | | | |
| Discover | | | | | |
| Other | | | | | |

TOTAL MONTHLY PAYMENT: \$ _____ TOTAL OUTSTANDING \$ _____

| | |
|--------------------------|--|
| Job # 1 | |
| Job # 2 | |
| Job # 3 | |
| SNAP | |
| LIHEAP | |
| Social Security | |
| Disability | |
| Section 8 | |
| Other | |
| | |
| | |
| MONTHLY INCOME \$ | |

| | |
|---------------------------|--|
| Rent | |
| Telephone | |
| Gas | |
| Electric | |
| Water | |
| Daycare | |
| Child Support | |
| Insurance | |
| Vehicle fuel | |
| Food | |
| | |
| MONTHLY EXPENSE \$ | |

MONTHLY DISPOSABLE INCOME \$

Have you ever filed bankruptcy? Yes _____ No _____
 Are there any outstanding judgments against you? Yes _____ No _____
 Are you currently party to a lawsuit? Yes _____ No _____

Date of
 Bankruptcy: _____

I represent and warrant Black Hills Community Loan Fund is relying on the above information to make a decision regarding the extension of credit.
 I promise this is a true statement of my financial condition as of the date listed here.

Borrower's Signature

Date

Spouse's Signature

Date