

**Please Return Original To:**

**Shoshone-Bannock  
Tribal Credit  
P.O. Box 306  
Fort Hall, ID 83203**

*Office Numbers (208) 478-3835  
Fax Numbers (208) 478-3834  
Other Numbers: (208) 478-3836,  
478-3865 and 478-3753  
(12 months repayment)*

*This application is for Short Term Wage and Lease Loans Only*

| Applicant Information   | Employment and Income   |
|---|---|
| <b>Name:</b>  | <b>Employer:</b>  |
| <b>Maiden Name:</b>   | <b>Date Employed:</b>   |
| <b><u>Mailing Address</u></b>   | <b>Department:</b>  |
|   | <b>Address:</b>   |
| <b>City, State, Zip Code:</b>   | <b>City/State/Zip Code</b>  |
|   | <b>Phone No.:</b>   |
| <b>Physical Address:</b>  | <b>Annual Salary</b>  |
|   | <b>Please list two previous employers and dates employed:</b>   |
| <b>Enrollment No.:</b>  | <b>Employer:</b> _____ to _____   |
| <b>Social Security No.:</b>   | <b>Employer:</b> _____ to _____   |
| <b>Date of Birth:</b>   | <b>I receive lease/royalty:</b> _____   |
| <b>IIM No.:</b>   | <b>I receive other income in the amount of:</b>   |
| <b>Home Phone No.:</b>  | <b>From</b>   |
| <b>Message Phone No.:</b>   | <b>Debts</b>  |
| <b>Contact Name:</b>  | <b>Declaration of All Debts/Tribal and Other:</b>   |
| <b>Co-Applicant/Guarantor</b>   | <b>1. Creditor/address:</b>   |
| <b>Name:</b>  | Security:   |
| (Separate application must be completed.)   | Original:   |
| <b>Loan Application</b>   | Unpaid:   |
| <b>I hereby apply for a loan from the Sho-Ban Credit Program in the amount of:</b>  | Payment \$:   |
|   | Terms:  |
| <b>To be used for:</b>  | <b>2. Creditor/address:</b>   |
|   | Security:   |
|   | Original:   |
|   | Unpaid:   |
|   | Payment \$:   |
|   | Terms:  |
| <b>I propose to repay the loan from:</b>  | <b>3. Creditor/address:</b>   |
|   | Security:   |
|   | Original:   |
|   | Unpaid:   |
|   | Payment \$:   |
|   | Terms:  |
| <b>I offer the following as additional security:</b>  | <b>Comments</b>   |
| I hereby Authorize the Shohone-Bannock Tribes to check into my credit records with other governmental credit and financial institutions and with my employer to verify my employment and wages: |   |
| Date: _____ Signed _____  | <i>Any falsification of delinquent/defaulted Debts or Information may be grounds for loan request to be denied.</i> |

| <b>BUDGET</b>   |  |
|---|--|
| (Monthly)   |  |
| <b>INCOME:</b>  |  |
| Wages   |  |
| Wages (Spouse)  |  |
| Lease Income  |  |
| Other   |  |
| Total Gross Income:   |  |
| <b>FAMILY EXPENSES:</b>   |  |
| Rent  |  |
| Food  |  |
| Meals-Out   |  |
| Clothing  |  |
| Utility - electricity   |  |
| Utility - telephone   |  |
| Oil, Grease<br>(gas, oil, wood)                                     |  |
| Medical/Dental  |  |
| School expenses   |  |
| Savings   |  |
| Contributions   |  |
| Recreation  |  |
| Insurance - automobile(s)   |  |
| Insurance - home  |  |
| Insurance - life  |  |
| Child care  |  |
| Other:  |  |
| Family Expense Subtotal:  |  |
| <b>DEBTS OWED:</b>  |  |
| Mortgage Payments   |  |
| Total debts above   |  |
| Other:  |  |
| Other:  |  |
| Debts Subtotal:   |  |
| <b>Total Living/Debts:</b>  |  |
| <b>(Do Not Fill Line Below)</b>                                     |  |
| <i>Office Use Only</i><br><i>To be filled out by Tribal Credit</i>  |  |
| Current Debt Ratio (Debts/Gross Income) =                           |  |
| Projected Debt Ratio<br>(Debts+Loan Payment/Gross Income) = _____ % |  |

**Attachments Required**

**Lease Loans**

- Privacy Act Disclosure (Lease Card Request)
- Updated Lease Card from BIA Realty
- Application (front and back complete)

**Out-of-Area Residents must also submit:**

- Disclosure
- Assignment of Trust Property and Power to Lease
- Promissory Note (sign in front of Notary)
- Voluntary Hold on IIM (sign in front of Notary)

Contact IIM/OTFM for Voluntary Hold

**Lease loans are based upon 60% availability of total lease income for the upcoming year.**

**Wage Loans**

- Application (front and back complete)
- Employment Verification
- Wage Stubs

Wage loans are only available to employees whose employer honors Tribal Credit payroll deductions.

**\$300.00 is the maximum for the first time borrowers. First loan must be paid in full before submitting new application.**

**\$500.00 is based upon applicant's prior loan history. \$2,500 may be based on applicants wages and must be fill time employed for past 5 years, debt to income ratio can not exceed 40%, prior loan history and credit report will also be reviewed by Credit Board.**

**I HEREBY CERTIFY AND UNDERSTAND that the information contained herein is Correct to the best of my knowledge and that any falsification of delinquent/defaulted Debts or information may be grounds for my loan request to be denied.**

Date: \_\_\_\_\_

Signed: \_\_\_\_\_