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[www.taalafund.org](http://www.taalafund.org)

Thank you for applying for a Consumer Loan through Táala Fund! To process your application, we require a complete loan application package. Please submit the following documents:

## Required Documents Checklist

Submit the following with your application:

- Completed loan application form
- Last two paystubs
- Most recent tax return
- Proof of tribal enrollment and residence (e.g., utility bill or bank statement)
- Monthly Budget Tracking Sheet (*completed with Táala Fund staff*)
- 5-Year Financial Plan (*completed with Táala Fund staff*)
- Authorization to Release Information form
- Credit Report (*generated by Táala Fund staff*)
- Financial Literacy Class Completion (*referrals provided by staff*)
- Payroll deduction form from employer
- Vehicle title (*if using vehicle as collateral*) or
- Photos, descriptions, and serial numbers (*for other collateral*)

Once you have thoroughly completed and submitted all the required items, a Táala Fund staff member will reach out to you within two weeks. Please note that incomplete or missing information may cause delays in processing your loan application.

We appreciate your time and look forward to reviewing your application!



## TAALA CONSUMER LOAN APPLICATION

Today's Date: \_\_\_\_\_

LOAN INFORMATION	
LOAN AMOUNT REQUESTED: _____	TYPE OF LOAN YOU ARE APPLYING FOR: <input type="checkbox"/> Credit Builder <input type="checkbox"/> Home Improvement Loan <input type="checkbox"/> Auto <input type="checkbox"/> Other (please specify): _____
Applicant Information	
Full Name: _____	Mailing Address: _____
Date of Birth: _____	Tribal Affiliation: _____
Social Security Number: _____	Enrollment Number: _____
Phone Number: _____	Email Address: _____
Loan Request	
Loan Amount Requested: _____	
Loan Type (Credit Builder / Auto / Home Improvement / Other): _____	
Purpose of Loan: _____	
Employment & Income	
Employment Status (Full-time / Part-time / Self-employed / Unemployed): _____	
Employer Name: _____	
Monthly Income: _____	
Other Income Sources (TANF, SNAP, etc.): _____	
Is your income expected to change in the next 2 years? _____	



Household Information	Credit History
Head of Household (Yes/No): _____	Do you know your credit score? _____
Number of Adults in Household: _____	Do you have any active collections? _____
Number of Children in Household: _____	Do you use any financial products (credit cards, prepaid cards, loans)? _____
Current Living Situation (rent, own, etc.): _____	

Financial Well-being
What are your financial goals? _____
How confident are you in handling financial emergencies? _____

COLLATERAL WORKSHEET		
PLEASE LIST THE ITEMS AVAILABLE FOR COLLATERAL FOR THIS LOAN. COLLATERAL VALUE SHOULD BE EQUAL TO OR MORE THAN THE LOAN AMOUNT REQUESTED.		
DESCRIPTION OF COLLATERAL:	PHYSICAL LOCATION OF COLLATERAL:	ESTIMATED VALUE (VALUE LESS ANY LENDER LIENS <sup>2</sup> ):
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>TOTAL COLLATERAL VALUE</b>		<b>\$</b>



## Co-Applicant Information (if applicable)

Co-Applicant Full Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Mailing Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Employment Status: \_\_\_\_\_

Email Address: \_\_\_\_\_ Monthly Income: \_\_\_\_\_

### Personal Financial Statement

Monthly Income: \_\_\_\_\_

Annual Income: \_\_\_\_\_

Monthly Expenses: \_\_\_\_\_

Annual Expenses: \_\_\_\_\_

Disposable Income: \_\_\_\_\_

## ABOUT YOU

Our organization is frequently funded by the Federal Government and as such we request your gender and race/ethnicity to comply with Federal laws prohibiting discrimination against applicants seeking to participate in programs. 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.

#### GENDER:

- Male
- Female
- Refuse to answer
- Other

#### RACE/ETHNICITY (SELECT ALL THAT APPLY):

- African American
- American Indian (Tribe: \_\_\_\_\_)
- Alaska Native (Village: \_\_\_\_\_)
- Asian
- Caucasian
- Latino or Hispanic
- Native Hawaiian
- Pacific Islander
- Other (please specify): \_\_\_\_\_

#### MARITAL STATUS:

- Single
- In a relationship
- Engaged
- Married
- Separated
- Divorced
- Widowed
- Civil Union
- Domestic Partnership



**EMPLOYMENT STATUS (SELECT ALL THAT APPLY):**

- Regular Employment
  - What is your regular employment status?
  - Part-time (less than 34 hrs/wk)
  - Full-time (35 hrs/wk or more)
  - Are you employed seasonally?
  - Yes
  - No
- Self-Employed
  - What is your self-employment status?
  - Part-time (less than 34 hrs/wk)
  - Full-time (35 hrs/wk or more)
  - Are you employed seasonally?
  - Yes
  - No
- Unemployed
  - Are you currently seeking employment?
  - Yes
  - No
  - If no, why aren't you seeking employment?
- Student
- Homemaker
- Disabled
- Retired
- Other reasons

**Education and Employment Information**

- HIGHEST EDUCATION LEVEL COMPLETED (CHOOSE ONE):
- Some high school or less
  - High school diploma
  - GED
  - Some college (no degree)
  - Associate's degree or similar (vocational or technical degree)
  - Bachelor's degree
  - Advanced degree (master's, doctorate, etc.)

**ARE YOU A VETERAN?**

- Yes
- No

**DO YOU HAVE A DISABILITY?**

- Yes
- No



### **Borrower's Acknowledgment**

The undersigned authorizes **Táala Fund**, its affiliates, successors, or assigns to conduct all necessary inquiries with credit bureaus and other entities to verify the accuracy of the information provided herein and to assess the applicant's creditworthiness.

The undersigned certifies that this application, including all attachments, exhibits, schedules, and supporting documents, is valid, accurate, and complete as of the stated date. These statements are made for the purpose of obtaining a loan. The undersigned further certifies that the proceeds of any loan granted as a result of this application will be used solely for the purposes stated herein.

By applying for financial assistance, the undersigned acknowledges that prior to receiving any funds, they will comply with all applicable federal, tribal, state, and local laws and regulations.

### **Authorization to Release Information**

I have applied for assistance or obtained a loan from **Táala Fund**. As part of this process, **Táala Fund** may verify information included in my application and other documents required in connection with my request.

I authorize the release of the following applicable information for verification purposes:

- Past and present employment or income records
- Bank account, stock holdings, and other asset balances
- Past and present landlord references
- Other consumer credit references

If this request is for a new loan, I further authorize **Táala Fund** to request a consumer credit report and verify other credit-related information.

I understand that, under the Right to Financial Privacy Act of 1978 (12 USC 3401 et seq.), **Táala Fund** is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance. Additionally, I understand that financial records related to my loan application will be available to **Táala Fund** without further notice or authorization but will not be disclosed to any other person or agency without my consent, except as required or permitted by law.

All applicant data is securely stored in our database system, **Downhome Solutions**. This data may be shared, without any identifying information, with our Native CDFI network.

The information obtained by **Táala Fund** is strictly for use in processing my request for financial assistance.

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SIGNATURE

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DATE



### ANNUAL HOUSEHOLD EXPENSES

**“Household” includes anyone you share income and expenses with, including: 1) your financial dependents (for example, your dependent children); 2) anyone you depend on financially (for example, your parents); and 3) anyone you are financially interdependent with (for example, your spouse or partner). Your “household” may or may not be the same as the people you live with.**

ANNUAL HOUSEHOLD EXPENSES (TOTAL EXPENSES FOR ALL INDIVIDUALS IN YOUR HOUSEHOLD. THIS INFORMATION MUST BE PROVIDED IN ORDER TO COMPLETE THE APPLICATIONS FOR OUR PROGRAMS AND SERVICES. PLEASE PROVIDE ACCURATE FIGURES TO THE BEST OF YOUR ABILITY.); PLEASE INDICATE THE TYPES AND AMOUNTS OF ALL EXPENSES YOUR HOUSEHOLD HAS.

HOME EXPENSES	MONTHLY	ANNUAL
Mortgage (including taxes)/Rent	\$	\$
Home/Renters Insurance	\$	\$
Electric	\$	\$
Water/Sewer	\$	\$
Gas/Propane/Other Source of Heat	\$	\$
Garbage/Trash	\$	\$
Internet	\$	\$
TV/Streaming (Netflix, Hulu, HBO, Prime, etc.)	\$	\$
Phone (landline and cell)	\$	\$
BASIC LIVING EXPENSES	MONTHLY	ANNUAL
Groceries	\$	\$
Clothing	\$	\$
Medical/Dental Bills/Medications	\$	\$
Health Insurance	\$	\$
Childcare	\$	\$
OTHER LIVING EXPENSES	MONTHLY	ANNUAL
Dining/Restaurants/Eating Out	\$	\$
Travel	\$	\$
Personal Care <sup>1</sup>	\$	\$
Charity/Gifts	\$	\$
Entertainment	\$	\$
Pets	\$	\$
Home Improvements	\$	\$
DEBT PAYMENTS	MONTHLY	ANNUAL
Credit Card Payment(s)	\$	\$
Personal/Friend or Family Loan Payment(s)	\$	\$
Student Loan Payment(s)	\$	\$
Pay Day Loan, Title Loan, or Similar Loan Payment(s)	\$	\$
Tax Debt Payment(s)	\$	\$
VEHICLE/TRANSPORTATION EXPENSES	MONTHLY	ANNUAL
Car Payments	\$	\$
Car Insurance	\$	\$
Licensing/Tax Fees	\$	\$
Car Repairs/Maintenance	\$	\$
Gas	\$	\$
Public Transportation (bus, taxi, uber/lyft, train, etc.)	\$	\$

<sup>1</sup> Personal care includes products/services for hair, oral hygiene, shaving needs, cosmetics and bath, electric personal care appliances, and other similar personal care



## CREDIT REPORT VERIFICATION AND AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We \_\_\_\_\_ have applied for a business loan with Taala Fund. You are hereby authorized to release any information or consumer report required by Táala Fund to complete the processing of the loan request. Necessary credit information may include savings deposits, checking accounts, consumer credit balances, business credit balances, payments and history, including mortgage payment records and balances, and lease payments. The person acting on my behalf is: \_\_\_\_\_, Loan Officer of Taala Fund.

A photographic or carbon copy of this signed authorization may be used as a duplicate of the original.

Your prompt reply will help expedite my loan transaction.

Thank you.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature and Printed Name

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
Street Address/City/State/Zip

\_\_\_\_\_  
Signature and Printed Name

\_\_\_\_\_  
Social Security #

\_\_\_\_\_  
Birth Date

\_\_\_\_\_  
Street Address/City/State/Zip

I hereby certify this to be a true and correct copy of the original signature(s).

\_\_\_\_\_  
Táala Fund Representative

\_\_\_\_\_  
Telephone



## PERSONAL RELEASE FORM

I, the undersigned, hereby grant permission to Táala Fund to Photograph/videotape me and to record my voice, speeches, performances, poses, acts, plays and appearances, and use my picture, photograph, silhouette and other reproductions of my physical likeness and sound as part of our marketing and PR Program including websites and the unlimited distribution, advertising, promotion, exhibition and exploitation of said websites and marketing material by any method or device now known or hereafter devised in which the same may be used, and/or incorporated and/or exhibited and/or exploited.

I agree that I will not asset or maintain against you, your successors, assigns and licensees, any claim, action, suit, or demand of any kind or nature whatsoever, including but not limited to, those grounded upon invasion of privacy, rights, or publicity or civil rights, or for any other reason in connection with your authorized use of my physical likeness and sound in the material as herein provided. I hereby release you, your successors, assigns and licensees, and each of them, from and against any and all claims, liability, demands, actions, cause of action (s), costs and expenses whatsoever, at law or in equity, known or unknown, anticipated or unanticipated, which I ever had, now have or may, shall, or hereafter have by reason, matter, cause or thing arising out if your use as herein provided.

I affirm that I, nor anyone acting for me, gave or agreed to give anything of value to any of your employees or any representatives of any organizations or entity for arranging my appearance in your material or on the websites.

I have read the foregoing and fully understand the meaning and effect thereof and, intending to be legally bound, I have signed this release.

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(Signature)

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(Please print name)

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(Address/City/State/Zip)

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(Telephone number)

---

(Email address)

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(Date)