



**LOAN CHECKLIST**

The following check list is to ensure you have all documentation in order to apply for a loan from Lummi CDFI. Please fill out the enclosed forms COMPLETELY, otherwise your request will be considered as incomplete and not processed.

**Step 1: Loan Inquiry for Loan Product or other Asset-Building Product (Reviewed by Loan Officer – Gloria Point)**

- General Intake Form [ Business Services, Business Growth still need to be completed] (*unclear what this is*)
- Client Training Plan with signatures from Success Coach verifying that all requirements have been met prior to inquiring and submitting a loan request.

**Step 2: Loan Request Required Documentation (Reviewed by Loan Officer)**

- Identification (Driver’s License or Tribal ID)
- Verification of Current Certifications (i.e. Fishing Card, Diving Card, or Other Certifications)
- Loan Application \*Co-Signers as well
- Completed Credit Check and Authorization Form \*Co-Signers as well
- Letter of Intent (computer or hand written is acceptable)
- 3 months of Bank Statements
- 3 Years of Financial Statements (any of the following is acceptable):
  - W-2’s
  - Fish Tax Statements
  - Year-End Tax
- Audited or unaudited financial statements (if applicable)
- Last paycheck stub
- Business Plan [Example, GO TO: <https://www.sba.gov/tools/business-plan/1> ]
- Proforma: Cash-Flow Projections (minimum 1 year) [Example, GO TO: <https://templates.office.com/en-us/Small-business-cash-flow-projection-TM16410107> ]
- Partnership Agreement (if applicable)
- ACH Form and/or Payroll Deduction Form (optional, but maybe required)
- Collateral: All Collateral will be required to have current registration and Insurance
  - With picture of mileage for vehicles (or hours for vessel engines)
  - With picture of serial number
  - Title(s) of collateral by all owners (note: titles must be signed at closing of the loan, prior to disbursement of loan)
  - Signed WA. State “Vehicle Title Application” @ <https://www.dol.wa.gov/forms/420001.pdf>
- Loan Exceptions To Policy Form – Loan Officer to note any exceptions to lending policies & present to lending authorities.

**Staff Use Only – The Loan Officer verifies all needed information according to step 1 and 2 (above), in order to underwrite the loan request and to present to appropriate Lending Authority (Executive Director or Loan Committee). I understand all current lending policies & procedures. All loans underwritten shall include any deviances from Lending Policy, using the “Exception to Policy” form for Lending Authority review and approval. All loans must be reviewed by Executive Director and emails (other correspondence/meetings/etc.) to Loan Committee Members must include Executive Director, including ones presented to Loan Committee.**

Loan Officer Print Name	Loan Officer Signature	Date



**Step 3: Loan Closing (Review by Loan Closer – Debora Miller)**

- Ensure that all required documents are in the loan application file, per policy, as in the checklist above.
- Signed Loan Agreement and Promissory Note, Security Note, with Notary signatures.
- Security Instrument matches amortization schedule with fees.
- Credit Check current
- Titles and forms to transfer title via WA State are signed by client.
- ACH or Payroll Deduction form signed by client, if required.
- Insurance - Life & / or asset, if required.
- Other: Ensure that any additional requirements by lending authority are in file.

Once you have filled out all forms, signed and dated, please call the office to schedule an appointment. Please note, that each loan is unique and may be subject to more information or technical assistance, as required by lending authority.

You will be given more specifics at your appointment of items you may still need to complete. No money will be disbursed (loaned out) until EVERYTHING that is required for your loan is collected.

By signing below, I have read and agree to all of the above.

---

<b>Applicant Print Name</b>	<b>Applicant Signature</b>	<b>Date</b>
-----------------------------	----------------------------	-------------

---

<b>Co-Applicant Print Name</b>	<b>Co-Applicant Signature</b>	<b>Date</b>
--------------------------------	-------------------------------	-------------

---

<b>Co-Applicant Print Name</b>	<b>Co-Applicant Signature</b>	<b>Date</b>
--------------------------------	-------------------------------	-------------

**Staff Use Only – The Loan Closure verifies all needed information, in order to close approved loan and disburse funds, including accurate Loan Agreement, Promissory Note, and Security Agreement.**

---

<b>Loan Closer Print Name</b>	<b>Loan Closer Signature</b>	<b>Date</b>
-------------------------------	------------------------------	-------------

\_\_\_\_\_ **Date** \_\_\_\_\_

**Executive Director Signature**



# Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue  
Ferndale, WA 98248  
(360)594-6004

**Getting to Know You:** The Lummi Community Development Financial Institution would like to know how we can best serve your needs. Personal and financial information supplied on this form will be used to evaluate and track services provided to you while you are a customer of Lummi CDFI. If you have questions about items on this form or are unsure if questions apply to you, a member of our staff can address your questions when you meet in person.

## General Intake

General Information			
Name:		DOB:	SSN:
Address:			
City:	State:	Zip:	County:
Phone Number:		Alternate Phone Number:	
E-Mail:		What is the best way to contact you? <input type="checkbox"/> Phone <input type="checkbox"/> E-Mail <input type="checkbox"/> Mail	
Personal Information			
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
<b>Tribal Affiliation</b>			
Are you enrolled in a federally recognized tribe?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Which tribe are you enrolled in?			
Tribal ID #:			
<b>Veteran Status</b>			
Have you ever served in the United States Military?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
-If so, which branch?			
<b>Disability Status</b>			
Are you disabled?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Education		Employment Status	
<i>Please indicate your highest level of education</i>		<i>Please indicate your current employment status</i>	
<input type="checkbox"/> Elementary School <input type="checkbox"/> Middle School <input type="checkbox"/> High School <input type="checkbox"/> GED <input type="checkbox"/> Trade School <input type="checkbox"/> Some College <input type="checkbox"/> Associate's Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Graduate School <input type="checkbox"/> Doctorate Are you currently a student? <input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Employed, Full-time <input type="checkbox"/> Self-employed, Full-time <input type="checkbox"/> Employed, Part-time <input type="checkbox"/> Self-employed, Part-time <input type="checkbox"/> Seasonally employed <input type="checkbox"/> Self-employed, Seasonal <input type="checkbox"/> Unemployed, not seeking work <input type="checkbox"/> Unemployed, seeking work <input type="checkbox"/> Retired, not seeking work <input type="checkbox"/> Disabled, not seeking work Are you a Displaced Worker? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Government Reporting Information			
<p>*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. <i>You are not required to provide this information, but are encouraged to do so.</i> This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to provide it, we are required to note the race and ethnicity of applicants based on visual observation or surname. If you do or do not wish to provide this information, please check the box below.</p>			
<input type="checkbox"/> I do not wish to provide the following information <input type="checkbox"/> I will provide the following information			
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other (Please Specify): _____			
Race: <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Native American <input type="checkbox"/> African American <input type="checkbox"/> Pacific Islander <input type="checkbox"/> Other (Please Specify): _____			
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> Other (Please Specify): _____			



Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue
Ferndale, WA 98248
(360)594-6004

Household Information

\*\*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); 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.

\*Individuals in your household are people, including children, that share income and expenses in your house

Are you (the applicant) head of household?
Do you own or rent your home?
Monthly payment/rent: \$
If you do not own your home, is it your goal to own a home?
How many people live in your household (total)?
How many of these individuals are adults (18 and older)?
How many of these individuals are children (under 18)?

Government Assistance

Do you or anyone else in your household receive government assistance?
-If yes, what type of assistance is being received? (Please check all that apply):
TANF, EBT(Food Stamps), Social Security, SSI, Unemployment, Vocational, GA, CSP (Commodities), Rehabilitation, Veteran Benefits, Other.

Financial Information

Do you file taxes every year?
-If not, did you file taxes last year?
Do you have a monthly budget?
Do you know your credit score?
Would you rate your credit history as satisfactory?
Would you rate your ability to pay back the money you owe as satisfactory?
Do you have a Checking Account?
Do you have a Savings Account in a bank?
Do you have savings set aside?
-If so, how much did you put into savings last year? \$
Do you use a pre-paid debit card for purchases?
Do you know what Predatory Lenders are?
Do you currently use Predatory Lenders and/or Payday Loans?
Do you have loans and/or credit cards with higher than 15% interest?
-If yes, how many loans and/or credit cards do you have that are above 15%
Do you have any outstanding LCDFI Loans?
Do you have income from fishing?
-If yes, how much for the last three years? Last Year: 2 Years Ago: 3 Years Ago:
Do you have fish taxes withheld?
-If yes, how much for the last three years? Last Year: 2 Years Ago: 3 Years Ago:
Do you have any court fines?
-If so, how much?
Do you owe child support?
-If so, how much?



Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue  
 Ferndale, WA 98248  
 (360)594-6004

<b>Personal Asset Growth</b>						
<i>Please answer, to the best of your ability, to which degree you agree or disagree with the following questions:</i>						
<b>Assess Spending</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	
I can track my spending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Prepare and live by my budgets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
I have a checking/savings account & track their balances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pay bills on time, using cash or checks- not credit cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Build Credit and Experience to Grow Assets</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	
Obtain a copy of my credit report annually	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Avoid actions that damage my credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Take actions that improve my credit score	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Calculate the cost of using credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Make more than the minimum payment on outstanding loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Create Assets and New Opportunities</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	
Regularly put money into my savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Use low interest loans for asset-producing goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tax returns are filled out and filed every year	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Family, Community, and Cultural Security</b> <i>*Please answer to what degree you agree or disagree the following statements</i>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>	<b>N/A</b>
I am satisfied with the physical condition of my home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am satisfied with my support network and system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel my children are safe in my community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I feel that I am able to live to my full potential	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a clear vision of what I want my family's future to look like	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improving my family's standard of living in the future is important to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I fully understand and appreciate the need to save and invest in the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the necessary knowledge to set realistic financial goals for my family.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I share financial knowledge with other family members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I share financial knowledge with other community members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I refer other community members to LCDFI programs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I participate in community events.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am knowledgeable about my culture.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I participate in cultural events.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue
Ferndale, WA 98248
(360)594-6004

Business Services

If you are not applying for services or program assistance with regards to a current or future business, you are finished with the personal information section of this intake. Please skip to the final page, read and sign the section titled: "Customer Agreements and Certifications".

\*\*The following section is only for business owners or those who are looking to establish a business. If you are a current business owner or a potential business owner, and are seeking services or program assistance in relationship to your business, please provide the following information.

Business Information

Do you currently own a business? [ ] Yes [ ] No

New Business Applicants

Are you interested in starting a business? [ ] Yes [ ] No

-If yes, do you already have a business plan? [ ] Yes [ ] No

What are you biggest concerns in starting a new business?

- 1.)
2.)
3.)

Current Business Owners

Are you interested in expanding an existing business? [ ] Yes [ ] No

-If yes, please provide the following information regarding your business:

Business Information

Business Name:

Address:

Phone Number:

City:

State:

Zip:

Business E-mail:

Tribal or State Business License Number:

How long have you owned this business?

How many Businesses have you owned?

How many Full-time employees do you currently have?

How many Part-time employees do you currently have?

What products/services does your business provide? (Please explain below)

What were your gross sales last year? \$

What were your net sales last year? \$

What are your biggest concerns or needs around expanding your business?

- 1.)
2.)
3.)

Business Assessment-Please answer the following questions about your business

My Business profits have \_\_\_\_\_ in the past year: [ ] Declined [ ] Increased [ ] Stayed the Same

-If they have changed, how much have they increased or decreased since last year? \$ \_\_\_\_\_

My business, last year: [ ] Provided [ ] Decreased Jobs [ ] Provided the same amount

-If increased from last year, what type of positions were they? [ ] Full-time [ ] Part-time [ ] Seasonal

-How many of each position was created? Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_ Seasonal: \_\_\_\_\_

-If decreased from last year, what types of positions were they? [ ] Full-time [ ] Part-time [ ] Seasonal

-How many of each position was decreased? Full-time: \_\_\_\_\_ Part-time: \_\_\_\_\_ Seasonal: \_\_\_\_\_



Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue  
 Ferndale, WA 98248  
 (360)594-6004

**Business Information, Continued**

As an entrepreneur, what does satisfaction mean to you?

How satisfied are you currently as an entrepreneur?

Very Dissatisfied     
  Dissatisfied     
  Neutral     
  Satisfied     
  Very Satisfied

-Please explain:

\*The purpose of the following assessment is to aid the Lummi Community Development Financial Institution in assessing and supporting your progress towards achieving your goals. As a result of this assessment, LCDFI Staff will determine your needs to help you reach a level where you will be ready to apply for a small business loan.

**Business Growth**

Please answer, to the best of your ability, to which degree you agree or disagree with the following questions:

Business Plan	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I am able to define legal and management structure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know what a mission statement is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have created a business plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can complete administrative and regulatory paperwork	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can obtain a business lease for my business location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Understanding your business numbers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I can establish personnel and management structure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can establish accounting/bookkeeping systems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I conduct regular analysis of my business balance statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can define credit and debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Periodically identify cost savings through energy efficiency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Apply environmentally friendly practices in operations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing business growth and marketing	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I know to analyze my environment for opportunities & threats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I can identify what marketing is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know how to implement a marketing strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Managing employees	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
My business is ready to start hiring new employees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have knowledge of employee hiring laws	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have created/generated employee hiring forms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know about employee contracts/benefits/policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financing your business	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I can identify the goals for my business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Debt Financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Equity Financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assessing Business Risk	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know about investing into labor/equipment/expansion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Lummi Community Development Financial Institution, 501 (c) (3)

4920 Rural Avenue  
Ferndale, WA 98248  
(360)594-6004

Values and culture	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I know how to do a one-minute integrity check	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always try to make the right decision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I know about a culture of character	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify the gifts of character	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Making moral choices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Customer Certifications and Agreements**

**Evaluation Agreement:**

I understand that LCDFI will contact me regularly to update my information for up to 5 years or as long as I remain an active client. I understand this information is voluntary and confidential, and helps LCDFI support my progress and obtain resources to provide services for entrepreneurs in my community. My signature below certifies that I will provide true and complete answers to the best of my knowledge.

**Information and Photo Release:**

As part of being a Lummi CDFI member/client receiving financial technical assistance and products/services, I understand Lummi Community Development Financial Institution can use photographs, videos, or other information of my business or myself for purposes of describing success stories and lessons learned to CDFI funders, partners, or general public by means of websites, newspapers, brochures, or other marketing techniques, in which I knowingly authorize and give permission to Lummi CDFI to use.

My signature below certifies my agreement with the above statement and confirms that all information provided in this intake is accurate and complete to the best of my knowledge.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name (printed)



**Lummi Community Development Financial Institution, 501 (c) (3)**

4920 Rural Ave.  
Ferndale, WA 98248  
(360)594-6004



**LOAN APPLICATION**

DATE \_\_\_\_\_

**Applicant Personal Information**

Name:		DOB:	
Address:			
E-mail address:			
Telephone Number:		SSN:	
Gender:	Circle one:	Hispanic	or Non-Hispanic
Marital Status:		Number of dependents:	
Are you enrolled in a federally recognized tribe?:			Tribal ID #:
What tribe are you enrolled in?:			
Do you have any pending charges or warrants? If yes, please explain.			
Do you owe or have any outstanding child support payments? If yes, how much?:			
Do you owe any court fees? If yes, how much?:			
What was your gross annual income for 2013-(income before taxes)?:			
Circle all that apply:      Disabled      Displaced worker      Elder      Lummi Tribal member			
Student      TANF      Minority      Youth			
Circle loan product seeking:    Business      Credit Builder			

**Co-signer/Partner Information (if applicable)**

Name:		DOB:	
Address:			
E-mail address:			
Telephone Number:		SSN:	
Gender:	Circle one:	Hispanic	or Non-Hispanic
Marital Status:		Number of dependents:	
Are you enrolled in a federally recognized tribe?:			Tribal ID #:
What tribe are you enrolled in?:			
What was your gross annual income for prior year, ending on Dec. 31st (income before taxes)?:			

**Co-signer/Partner Information (if applicable)**

Name:		DOB:	
Address:			
E-mail address:			
Telephone Number:		SSN:	
Gender:	Circle one:	Hispanic	or Non-Hispanic
Marital Status:		Number of dependents:	

Are you enrolled in a federally recognized tribe?:	Tribal ID #:
What tribe are you enrolled in?:	
What was your gross annual income for prior year, ending on Dec. 31st (income before taxes)?:	

**Co-signer/Partner Information (if applicable)**

Name:	DOB:
Address:	
E-mail address:	
Telephone Number:	SSN:
Gender:	Circle one:    Hispanic    or    Non-Hispanic
Marital Status:	Number of dependents:
Are you enrolled in a federally recognized tribe?:	Tribal ID #:
What tribe are you enrolled in?:	
What was your gross annual income for prior year, ending on Dec. 31st (income before taxes)?:	

**Co-signer/Partner Information (if applicable)**

Name:	DOB:
Address:	
E-mail address:	
Telephone Number:	SSN:
Gender:	Circle one:    Hispanic    or    Non-Hispanic
Marital Status:	Number of dependents:
Are you enrolled in a federally recognized tribe?:	Tribal ID #:
What tribe are you enrolled in?:	
What was your gross annual income for prior year, ending on Dec. 31st (income before taxes)?:	

**Page 2: Loan Information**

Please list the vendors (or collection agencies) you would be purchasing from and how much you are requesting from each vendor: (please provide invoices or statements)

Vendor	Total Requesting
1)	
2)	
3)	
4)	
	Total:

Collateral- What is the collateral available to secure the loan and its value? Please provide copies of the titles (we may request for pictures if necessary), if you need more space you can use a separate sheet:

Year, Make, Model	Approx. Mileage/ Hours	Estimated Value
		Total:

To date how much have you invested into your business approximately?:

How much money are you willing to put as a down payment for this loan?:

In the space provided below briefly describe why you need this loan and a brief description of your project:


In the space provided below please describe how a loan will benefit your business in terms of production, sales, profits, jobs created:


**Page 3- Information about your business**

Business Name:	
Address:	
When was this business established?:	
Type of business:	Structure of business:
Do you have a Lummi business licence?:	Phone number:

How many employees do you have?:

Full time:	Part-time:	Estimated jobs to be created:
------------	------------	-------------------------------

**Personal Plan/ Business Balance Sheet:**

Assets		Liabilities	
Cash on hand and in banks:	\$	Accounts payable:	\$
Savings accounts:	\$	Notes Payable to banks and others:	\$
IRA or Retirement account:	\$	Installment Account (auto):	\$
Accounts or Notes receivable:	\$	Installment Account (other):	\$
Stocks or Bonds:	\$	Mortgages on Real Estate:	\$
How much is your home valued at:	\$	Unpaid Taxes:	\$
Present value of your vehicle(s):	\$	Court Fees/ Child Support	\$
Other Assets:	\$	Other Liabilities:	\$
<b>TOTAL ASSETS:</b>	<b>\$</b>	<b>TOTAL LIABILITIES</b>	<b>\$</b>
<b>\$ Total Assets:</b>	<b>\$ Total Liabilities:</b>	<b>\$ Net Worth (Assets - Liabilities):</b>	

**Page 4 - Personal Plan/ Business Income Statement**

(ex of other: gas expenses, employees paid, etc)

	Monthly	Annual
Salary	\$	\$
Business Income	\$	\$
Child Support (optional)	\$	\$
Other (description):	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
<b>GROSS INCOME:</b>	=	=
House Payment/Rent	\$	\$
Credit Cards	\$	\$
Auto Payment	\$	\$
Insurance	\$	\$
Utilities (W/S/G/E)	\$	\$
Phone Bill	\$	\$
Food	\$	\$
Entertainment	\$	\$
Clothing	\$	\$
Medical Insurance	\$	\$
Child Support	\$	\$
Court Fees	\$	\$
Other (description):	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
<b>TOTAL EXPENSES:</b>	=	=
<b>NET INCOME (INCOME - EXPENSES):</b>	\$	\$

**Page 5 - Additional Comments:**


**Page 6 - Loan Application & Credit Check Authorization:**

I/we authorize the Lummi Community Development institution to investigate my/our personal and financial credit history as necessary to process a loan application. The undersigned authorize any person or consumer reporting agency to give you any information it may have on the undersigned. The undersigned, in applying for financial assistance from the Lummi Community Development Financial Institution, recognizes that prior to receiving any financial assistance he or she will agree to comply with all federal, state and local laws and regulations to the extent that such are applicable.

verify the accuracy of the statements made and to determine applicants creditworthiness (i.e. pull a credit report). The statements made herein are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand false statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).



**Applicant/Signer & Date**

---

Applicant/Signer's SSN: \_\_\_\_\_

Applicant/Signer's DOB: \_\_\_\_\_  
\_\_\_\_\_

**Co-signer/Partner & Date**

---

Co-Signer/Partner's SSN: \_\_\_\_\_

Co-Signer/Partner's DOB: \_\_\_\_\_  
\_\_\_\_\_

**Co-signer/Partner & Date**

---

Co-Signer/Partner's SSN: \_\_\_\_\_

Co-Signer/Partner's DOB: \_\_\_\_\_  
\_\_\_\_\_

**Co-signer/Partner & Date**

---

Co-Signer/Partner's SSN: \_\_\_\_\_

Co-Signer/Partner's DOB: \_\_\_\_\_  
\_\_\_\_\_

**Co-signer/Partner & Date**

---

Co-Signer/Partner's SSN: \_\_\_\_\_

Co-Signer/Partner's DOB: \_\_\_\_\_  
\_\_\_\_\_

# Lummi Community Development Financial Institution, 501 (c) (3)

12 Bellwether Way, Suite 224 | Bellingham, WA. 98225  
360-594-6004 ph. | 360-594-6006 fax | [www.lummicdfi.org](http://www.lummicdfi.org)

## Credit Release Authorization

I hereby authorize Lummi Community Development Financial Institution (CDFI) to access my credit report, which will be obtained from TransUnion and Experian, on \_\_\_\_ day of \_\_\_\_\_, 20\_\_ for purposes of providing me with financial counseling. I understand that this inquiry into my credit constitutes a “soft inquiry” and will not adversely affect my credit or credit rating. While this credit report and score pulled by Lummi CDFI on my behalf will be used to provide me with financial counseling, it is understood that I will not receive a copy of this credit report. Notwithstanding the foregoing, I understand that I have the right to dispute information with the credit bureau, to request reinvestigation, and to have corrected reports reissued to previous recipients of this credit report, if warranted.

I understand that credit information is sensitive and that there may be inherent risks to accessing such data; I have had the opportunity to ask Lummi CDFI staff questions regarding such risks. I further understand that all of my personal information will be held confidential by Lummi CDFI.

\_\_\_\_\_  
Applicant Name

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Applicant Date of Birth

\_\_\_\_\_  
Applicant SSN

\_\_\_\_\_  
Co-Applicant Name

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Co-Applicant Date of Birth

\_\_\_\_\_  
Co-Applicant SSN

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

