



9180-B SOCORRO ROAD • TIGUA TECHNOLOGY & ENTERPRISE CENTER
 EL PASO, TEXAS 79907 • PHONE: (915) 298-0658 • FAX: (915) 225-0399

INFORMATION REQUIRED TO APPLY FOR A COMMUNITY BUILDER LOAN AT THE TIGUA COMMUNITY DEVELOPMENT CORPORATION

The Tigua Community Development Corporation (TCDC) is the tribal loan company that provides loan products and services to the Ysleta del Sur Pueblo community.

Application Process

Submit the completed application package with required supporting documents to Melissa Senclair, Credit Administration Assistant. Once they have been reviewed, Martin Sena, Business and Lending Manager will contact you to schedule an appointment to go over the application. The Tigua Community Development Corporation is located at the Tigua Technology Enterprise Center, 9180-B Socorro Road, with regular business hours of 8:00 am to 5:00 pm, Monday through Friday.

Supporting Documentation Checklist*

1. Proof of income: Your 3 most recent payroll stubs or your benefits/pension payments letter etc. Include all money received;	
2. Bank statements: Provide 2 months of complete bank statements for every account you have (if you do not have a bank account, please tell us);	
3. Most recent personal tax return (include complete tax return with all schedules and W-2 statements);	
4. Provide a copy of Enrolled Ysleta del Sur Pueblo Tribal Member Card, and a copy of Driver's License or Government I.D.;	
5. A completed Community Loan Application and budget sheet , as provided on pages 1-3; and	
6. Your most recent credit card statement(s) or other loan repayment(s) statements if applying for a debt consolidation loan.	

The following are allowed reasons for use of money:

- Credit building and credit repair
- Debt consolidation (i.e. pay off finance company loans, credit cards, or other debt accounts). For any debt account considered for consolidation, the pay off or payment is made directly to lender/creditor.
- Auto repairs or purchase (the loan may require collision insurance if the auto title is required as collateral by the TCDC);
- Traffic citations, reinstatement fees, surcharges and warrants.
- Home appliance or furniture;
- Other reasons for household or family expenses are considered and evaluated.
- At this time, the TCDC does not lend money for home improvements or renovations.
- The maximum loan amount for a Community Builder Loan is on a case-by-case basis along with the term. Business and Lending Manager will discuss your options.
- A loan application is subject to approval. Upon approval, a \$30.00 application fee applies.
- If a Community Builder Loan is granted, the borrower(s) is required to participate in a financial literacy education class to be scheduled at the Tigua Technology Enterprise Center located at 9180-B Socorro Road, or other venue, provided by the Department of Economic Development. (The financial literacy class is available to all tribal members.)

If there are any questions or need additional information please contact our office.



Community Builder Loan Application

Purpose of Loan:			
Amount Requested:		Individual Account	Joint Account

Applicant:

Full Name:		Social Security Number:		Date of Birth:	
Home Phone:		Mobile Phone:		Email address:	
Address:		City, State:		Zip Code:	
Years, months at current address:					

Housing status

Home Owner		Rent		Other (please specify):	
------------	--	------	--	-------------------------	--

(Previous home address)

Address:		City, State:		Zip Code:	
----------	--	--------------	--	-----------	--

Employment

	Full-time		Part-time		Retired		Student		Self-employed		Unemployed	
Name of Employer:						Address of Employer:						
Employer Phone Number:						Monthly Gross Income:						
Position:						Length of Employment (years & months)						

(Previous employment)

Name of Employer:		Address of Employer:	
-------------------	--	----------------------	--

Source of Other Income (i.e. child support, SNAP, TANF, other)		Amount received monthly:	\$
--	--	--------------------------	----

Co-Applicant:

Full Name:		Social Security Number:		Date of Birth:	
Home Phone:		Mobile Phone:		Email address:	
Address:		City, State:		Zip Code:	
Years, months at current address:					

Housing status

Home Owner		Rent		Other (please specify):	
------------	--	------	--	-------------------------	--

(Previous home address)

Address:		City, State:		Zip Code:	
----------	--	--------------	--	-----------	--

Employment

	Full-time		Part-time		Retired		Student		Self-employed		Unemployed	
Name of Employer:						Address of Employer:						
Employer Phone Number:						Monthly Gross Income:						
Position:						Length of Employment (years & months)						

(Previous employment)

Name of Employer:		Address of Employer:	
-------------------	--	----------------------	--

Source of Other Income (i.e. child support, SNAP, TANF, other)		Amount received monthly:	\$
--	--	--------------------------	----



Community Builder Loan Application

Household make-up	Number of dependents:		Age of dependents:	
Applicant: Are you a co-signer on any other loan?			Co-Applicant: Are you a co-signer on any other loan?	
Applicant: Are you obligated to pay child support?			Co-Applicant: Are you obligated to pay child support?	

Bank Account Information					
Applicant Bank Name:		Checking Balance:		Savings Balance:	
Co-Applicant Bank Name:		Checking Balance:		Savings Balance:	
Applicant: No Bank account check here		Co-Applicant: No Bank account check here			

I owe money to the following creditors:
 Please list all: **LOANS, OUTSTANDING CREDIT CARD BALANCES, MORTGAGES, and any other OUTSTANDING BILLS:**
 Continue on new sheet if necessary and ask if you need clarification.

Bank, Finance Company, etc.	Balance Owed	Monthly Payment (if not paying, say "None")

Automobiles Owned					
Year:		Make:		Model:	
Year:		Make:		Model:	
Year:		Make:		Model:	

References			
<i>Please list two references who do not reside with you.</i>			
Full Name		Relationship	
Address		Phone	

Full Name		Relationship	
Address		Phone	



Community Builder Loan Application

Personal Monthly Budget Sheet

MONTHLY INCOME	Income (Take Home Pay)	\$
	Extra income (2 nd job, child support, etc.)	\$
	Total monthly income	\$

<u>HOUSING</u>	<u>Cost</u>	<u>PERSONAL CARE</u>	<u>Cost</u>
Mortgage or rent	\$	Medical	\$
Phone	\$	Hair/nails	\$
Electricity	\$	Clothing	\$
Gas	\$	Dry cleaning	\$
Water	\$	Health club	\$
Cable	\$	Other	\$
Other	\$	Total	\$
Total	\$		
<u>TRANSPORTATION</u>	<u>Cost</u>	<u>PETS</u>	<u>Cost</u>
Vehicle payment	\$	Food	\$
Insurance	\$	Medical	\$
Licensing	\$	Grooming	\$
Fuel	\$	Other	\$
Maintenance	\$	Total	\$
Other	\$		
Total	\$		
<u>FOOD</u>	<u>Cost</u>	<u>SAVINGS OR INVESTMENTS</u>	<u>Cost</u>
Groceries	\$	Savings account	\$
Dining out	\$	Investment account	\$
Total	\$	Other	\$
		Total	\$
<u>ENTERTAINMENT</u>	<u>Cost</u>	<u>GIFTS AND DONATIONS</u>	<u>Cost</u>
Movie Theatre	\$	Charity 1	\$
Concerts	\$	Charity 2	\$
Sporting Events	\$	Total	\$
Other	\$		
Total	\$		

Please read carefully before signing.

1. I authorize the Tigua Community Development Corporation to obtain consumer credit reports, and is authorized to make any investigation of the credit status of the applicant and any co-applicant either directly or through any credit reporting agency employed by the Tigua Community Development Corporation. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery.
2. I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs.
3. It is further agreed that, if the loan is approved, a \$30.00 application fee will apply.
4. The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge.

Applicant Signature		Date	
Co- Applicant Signature		Date	