



TIGUA COMMUNITY DEVELOPMENT CORPORATION

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 AN INDIVIDUAL DEVELOPMENT 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. Loans are reviewed by Loan Committee once per month.

### **Supporting Documentation Checklist\***

1. <b><u>Proof of income:</u></b> Your <b>3 most recent payroll stubs</b> or your <b>benefits/pension</b> payments letter etc. Include all money received;	
2. <b><u>Bank statements:</u></b> 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 <b>completed Individual Development Loan Application and budget sheet</b> , as provided on pages 1-3; and	
6. Your most recent <b>credit card statement(s)/loan repayment(s)</b> 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.
- If an Individual Development 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. (The financial literacy class is available to all tribal members).
- At this time, the TCDC does not lend money for home improvements or renovations.
- The maximum loan amount for an Individual Development Loan is \$5,000.00
- A loan application is subject to approval. Upon approval, a \$30.00 application fee applies.
- The TCDC will do a check to see if applicant/co-applicant is in compliance with the Ysleta del Sur Pueblo Tribal Court and Records Department and Housing Division.
- The TCDC loan program is subject to LOAN FUND AVAILABILITY.

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



Purpose of Loan:				
Amount Requested:		Individual Account		Joint Account

**Applicant:**

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

Time at current address:		
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**Housing status**

Home Owner		Rent		Other (please specify):	
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*(Previous home address)*

Address:			City, State		Zip Code:	
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**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:				
Check if the same as above:		Address:			City, State		Zip Code:	

Time at current address:		
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**Housing status**

Home Owner		Rent		Other (please specify):	
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*(Previous home address)*

Address:			City, State		Zip Code:	
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**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:	\$					



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

**Bank Account Information**

<b>Applicant</b> Bank Name:		Checking Balance:		Savings Balance:	
<b>Co-Applicant</b> Bank Name:		Checking Balance:		Savings Balance:	
<b>Applicant:</b> No Bank account check here		<b>Co-Applicant:</b> 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")

<b>Automobiles Owned</b>					
Year:		Make:		Model:	
Year:		Make:		Model:	
Year:		Make:		Model:	

**References**

*Please list two references who do not reside with you.*

Full Name		Relationship	
Address		Phone	

Full Name		Relationship	
Address		Phone	



## Personal Monthly Spending Plan

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

<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	\$		
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

<u>TRANSPORTATION</u>	<u>Cost</u>	<u>PETS</u>	<u>Cost</u>
Vehicle payment	\$	Food	\$
Insurance	\$	Medical	\$
Licensing	\$	Grooming	\$
Fuel	\$	Other	\$
Maintenance	\$	<b>Total</b>	<b>\$</b>
Other	\$		
<b>Total</b>	<b>\$</b>		

<u>FOOD</u>	<u>Cost</u>	<u>SAVINGS OR INVESTMENTS</u>	<u>Cost</u>
Groceries	\$	Savings account	\$
Dining out	\$	Investment account	\$
<b>Total</b>	<b>\$</b>	Other	\$
		<b>Total</b>	<b>\$</b>

<u>ENTERTAINMENT</u>	<u>Cost</u>	<u>GIFTS AND DONATIONS</u>	<u>Cost</u>
Movie Theatre	\$	Charity 1	\$
Concerts	\$	Charity 2	\$
Sporting Events	\$	<b>Total</b>	<b>\$</b>
Other	\$		
<b>Total</b>	<b>\$</b>		

**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. Also, if a borrower on a loan account is delinquent at any time during the time a loan has an outstanding balance, or the borrower is not in compliance with any other provision in a loan agreement, it may jeopardize the borrower's current standing with the Ysleta del Sur Pueblo and affect eligibility to participate or obtain any benefits as provided to Tribal Members by the Pueblo, including per capita or other distributions.
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 are true to the best of my knowledge.

Applicant Signature		Date	
Co-Applicant Signature		Date	