

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

12 Bellwether Way, Suite # 224 Bellingham, WA 98225

Phone 360-594-6004 | Fax 360-594-6006



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:
 - 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 authoritys

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.

Applicant Print Name	Applicant Signature	Date
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Co-Applicant Print Name	Co-Applicant Signature	Date
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Co-Applicant Print Name	Co-Applicant Signature	Date
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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.

Loan Closer Print Name	Loan Closer Signature	Date
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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			
Tribal Affiliation			
Are you enrolled in a federally recognized tribe?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Which tribe are you enrolled in?			
Tribal ID #:			
Veteran Status			
Have you ever served in the United States Military?		<input type="checkbox"/> Yes <input type="checkbox"/> No	
-If so, which branch?			
Disability Status			
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. You are not required to provide 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. 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>			
1 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): _____			



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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? Yes No

Do you own or rent your home? Own Rent Live with Friends/Family

Monthly payment/rent: \$ _____

If you do not own your home, is it your goal to own a home? Yes No

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? Yes No

-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? Yes No

-If not, did you file taxes last year? Yes No

Do you have a monthly budget? Yes No

Do you know your credit score? Yes No

Would you rate your credit history as satisfactory? Yes No

Would you rate your ability to pay back the money you owe as satisfactory? Yes No

Do you have a Checking Account? Yes No

Do you have a Savings Account in a bank? Yes No

Do you have savings set aside? Yes No

-If so, how much did you put into savings last year? \$ _____

Do you use a pre-paid debit card for purchases? Yes No

Do you know what Predatory Lenders are? Yes No

Do you currently use Predatory Lenders and/or Payday Loans? Yes No

Do you have loans and/or credit cards with higher than 15% interest? Yes No

-If yes, how many loans and/or credit cards do you have that are above 15% _____

Do you have any outstanding LCDFI Loans? Yes No

Do you have income from fishing? Yes No

-If yes, how much for the last three years? Last Year: _____ 2 Years Ago: _____ 3 Years Ago: _____

Do you have fish taxes withheld? Yes No

-If yes, how much for the last three years? Last Year: _____ 2 Years Ago: _____ 3 Years Ago: _____

Do you have any court fines? Yes No

-If so, how much?



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Do you owe child support?
-If so, how much?

Yes

No



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Personal Asset Growth

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

Assess Spending	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
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"/>	
Build Credit and Experience to Grow Assets	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
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"/>	
Create Assets and New Opportunities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
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"/>	
Family, Community, and Cultural Security <i>*Please answer to what degree you agree or disagree the following statements</i>	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N/A
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"/>



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I participate in cultural events.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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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: _____



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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"/>



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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"/>



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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)



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Staff Use Only

Date Received:		Received By:		
Credit Score Average:		Credit Scores:		
Which services is the customer interested in participating in?				
Recommendations:				
Loan Officer Signature:				

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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 and/or tax liens? If yes, how much?			
Do you owe any court fees? If yes, how much?			
What was your gross annual income for prior year, as of 12/31 (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	Or Other:

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)?	

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 title, pictures of collateral, and picture of mileage or hours, if you need more space you can use a separate sheet:

Year, Make, Model	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:

Information about your business

Business Name (if a commercial fisheries, name of vessel):	
Address:	
Jurisdiction of Where Business Is Chartered (What Tribe or State)?	
When was this business established?	
Type of business:	Structure of business:
Do you have a Lummi business license?	Phone number:

How many employees do you have currently (retained)? Full time: _____ Part-time: _____ Total jobs to be created: _____

If you project is funded, how many jobs will be created? Full time: _____ Part-time: _____ Total 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:	\$
Other Assets:	\$	TOTAL LIABILITIES	\$
Other Assets:	\$	Home Equity:	
Other Assets:	\$	Land Equity:	
Other Assets:	\$	Stock/Bonds/Investments:	
Other Assets:	\$	Other Equity:	
Other Assets:	\$	Other Equity:	
Other Assets:	\$	TOTAL OWNER'S EQUITY	\$
Total Assets: \$		Assets LESS Liabilities = Owner's Equity or Net Worth = \$	

Definitions for Balance Sheet:

Balance Sheet: is also known as a net worth statement as the value of a company's equity equals the difference between the value of total assets and total liabilities. The total assets should be equal net worth.

Assets: things that the company or individual owns.

Liabilities: financial obligations of the company or individual. Amounts owed to creditors.

Owner's Equity or Net Worth: is simply the value that is left after s/he subtracts her debt from her assets. Often referred to as the book value of the company or individual because owner's equity is equal to the reported asset amounts *minus* the reported liability amounts. Owner's equity may also be referred to as the residual of assets minus liabilities.

Income Statement:

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

ADDITIONAL COMMENTS:

Once you have filled out the application please call 360-594-6004 or email Deboram@lummicdfi.org (Office Manager) to schedule an appointment with one of our Success Coaches. 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 and completely filled out. I understand that my application is correct and that falsifying application or documentation required is illegal.

As a client of Lummi CDFI for either an asset-building product or providing technical assistance, I authorize Lummi CDFI to share/publicize my photographs and success story to the organizations partners/funders and also general public. Lummi CDFI will not publish the dollar amount associated with your project. I understand that by sharing my success helps Lummi CDFI obtain public awareness and funding support from future donors.

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

Applicant Name (Print): _____

Applicant Signature: _____

Applicant DOB: _____ / _____ / _____

Co-Applicant Name (Print): _____

Co-Applicant Signature: _____

Co-Applicant DOB: _____ / _____ / _____

Co-Applicant Name (Print): _____

Co-Applicant Signature: _____

Co-Applicant DOB: _____ / _____ / _____

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

12 Bellwether Way, Suite 224, Bellingham, WA 98225

(360) 594-6004 | www.lummicdfi.org



Credit Check Authorization Form

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 applicant's 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 Name (Print): _____

Applicant Signature: _____

Applicant DOB: _____ / _____ / _____ SSN: _____

Co-Applicant Name (Print): _____

Co-Applicant Signature: _____

Co-Applicant DOB: _____ / _____ / _____ SSN: _____

Co-Applicant Name (Print): _____

Co-Applicant Signature: _____

Co-Applicant DOB: _____ / _____ / _____ SSN: _____

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

12 Bellwether Way, Suite # 224 Bellingham, WA 98225

Phone 360-594-6004 | Fax 360-594-6006



CLIENT TRAINING PLAN

The Client Training Plan is unique for each individual. You may or may not be required to take financial education courses that are dependent on your skill-set. This ensures the Lummi CDFI that you have demonstrated the needed technical assistance or either have successfully have prior skill, in order to build-assets successfully (especially applying for a loan). Lummi CDFI wants to see that every individual is successfully reaching their goals of building credit and managing credit. All financial product application (including loans) will not be accepted, until Business Coach/Business Trainer and Loan Officer has approved them. At the end of this Client Training Plan, you will have a minimum of the following: (1) Business Plan; (2) Financial Statements; (3) Projections, (4) Partnership Agreement (if applicable), and other, as needed. In addition to these documents, you will have completed the recommended financial education classes and or other actions, as required by the Success Coach. For each financial education technical assistance class/workshop, you will be required to complete an intake and outtake assessment that also verifies your completion. At the end of your client training plan, you will be award a "Certificate of Completion" for completing all requirements.

---Client Training Plan must be completed prior to submitting a loan application/request---

Applicant Name: _____

Business Name: _____

Business Year Established: _____

Years of Experience: _____

Do you have a Business Plan: Yes or No

Do you know your credit score? Yes or No

Success Coach Review Required Documentations:	Complete? Yes or No
The client has completed all requirements of the "LOAN CHECKLIST" form.	

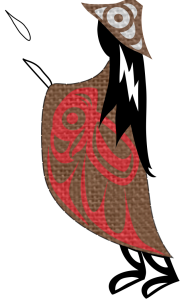
Success Coach Recommended Financial Education or Other Actions (technical assistance):	Complete? Yes or No
1)	
2)	
3)	
4)	
5)	

Staff Use Only – As the Lummi CDFI Success Coach, I verify this form is complete and the client has met all requirements. The client is now prepared to successfully apply for a financial loan product.

Success Coach Print Name

Success Coach Signature

Date



Lummi Community Development Financial Institution
P.O. Box 1947
Ferndale, WA 98248
(360) 594-6005

ACH Loan Payments

Full name: _____

Current Mailing Address: _____

City, State, and Zip: _____

Home phone: _____ Cell phone: _____

Principle balance remaining: \$ _____

Monthly payment amount: \$ _____

Bank Name: _____

Routing number: _____

Account number: _____

Authorized amount to withdrawal: \$ _____

On the _____ th of every month.

I, _____, authorize the Lummi CDFI to automatically withdrawal my loan payments from my account listed above. I understand that I am responsible for keeping my account information up to date with the Lummi CDFI records. If my account is insufficient I am responsible for monthly payments.

Signature: _____ Date: _____

LUMMI INDIAN BUSINESS COUNCIL
PAYROLL DEDUCTION

10/9/17

Deduction Description	1 st & 2 nd Pay Period	Amt Per Pay Periods	Total
-----------------------	---	------------------------	-------

CDFI Loan Payments 1st & 2nd \$ _____ \$ _____
Total Amt to deduct

Date/Pay Period to begin Deductions: _____

Employee's Responsibility to monitor and turn off deductions

I authorize the above payroll deductions from my paycheck as indicated

Employee #: _____

Please print your name: _____

Employee Signature: _____ Date: _____

Payroll Use Only
DATE CHANGED ____ / ____ / ____ INITIAL _____



Lummi Community Development Financial Institution

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Service in review: The Lummi Community Development Financial Institution would like to know how we have served your needs throughout your participation in our program(s). Personal and financial information supplied on this form will be used to evaluate and track services that were provided to you and how they have benefited you while working with LCDFI. If you have questions about items on this form or are unsure if questions apply to you, a member of our staff can assist you.

This outtake forms us about your progress with any technical assistance with clients, in terms of your knowledge and needs.

General Outtake

General Information					
Name:			DOB:		SSN:
Address:					
City:		State:	Zip:		County:
Phone Number:					
Personal Asset Growth					
<i>Please answer, to the best of your ability, to which degree you agree or disagree with the following questions:</i>					
Assess Spending	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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"/>
Build Credit and Experience to Grow Assets	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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"/>
Create Assets and New Opportunities	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
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"/>



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Business Growth					
<i>Please answer, to the best of your ability, to which degree you agree or disagree with the following questions:</i>					
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"/>



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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"/>
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"/>



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