

Program Description

The MORTGAGE ASSISTANCE PROGRAM provides qualified Native Americans with down payment and closing cost assistance to purchase or construct a home. Please contact MAP before making any home purchase arrangements. Eligibility criteria is listed below:

- Household income must not exceed 80% of the National Median Income as established by HUD
- Head of household or spouse must be a member of a federally recognized tribe; preference is given to Cherokee Nation citizens
- Head of household and spouse must be first-time homebuyers. A first time homebuyer is an individual who has never had any ownership interest in a home. Exceptions will be made for victims of documented domestic violence and individuals who have only owned a mobile residence.
- Must purchase a home within Cherokee Nation jurisdictional boundaries
- Mortgage loans must meet Cherokee Nation's non-predatory criteria
- A soft second mortgage will be placed on the home; if the home is not used as a primary residence a prorated payback will be required
- Home must pass a Cherokee Nation environmental review and structural inspection
- Home must be situated on no more than 5 acres

The fellowing decomposes mouse he submissed

Applicant must attend Cherokee Nation Homebuyers Education classes provided at no cost to the applicant

The following documents must be submitted.	
MAP Application Income Assistance	 Employment Form for all employed household members Copy of Social Security cards for applicant and co-applicant
Child Support Affidavit	Copy of Driver's License for all household members 18 & over
Divorce Decree with custodial responsiblity	Copy of Tribal Citizenship card for applicant and co-applicant
Asset Information	Copy of Credit Reports (instructions for obtaining the report are
Declaration of Section 214 Status for all household members	included with this application)
☐ Income Declaration for all household members over 18	

NAHASDA Median Income Guidelines effective July 2, 2019

Famil	y Size	I	2	3	4	5	6	7	8
80)%	\$42,280	\$48,320	\$54,360	\$60,400	\$65,232	\$70,064	\$74,896	\$79,728

^{*}Monetary assistance is contingent upon available funding

Application Processing and Office Locations

Mail Application to:

Cherokee Nation MAP P.O. Box 828 Tahlequah, OK 74465

For Information Please Call: 918-453-5536

Office Locations:

Cherokee Nation Tsa La Gi Annex 17675 S. Muskogee Avenue Tahlequah, OK 74464 (918) 453-5536

Housing Authority of Cherokee Nation 23205 S. Hwy 66 Claremore, OK 74018 (918) 342-6803 Housing Authority of Cherokee Nation 2260 W. Cherokee Sallisaw, OK 74955 (918) 774-0770 ext. I or 2

Housing Authority of Cherokee Nation 109 13th St. Jay, OK 74346 (918) 453-5536



STAMP		

Mortgage Assistance Program

		APPLIC	CANT II	NFOR	MATIO	N				
Full Legal Name					Date			Community		
Mailing Address					For Offic	ce Use Only: R	ECEIVED BY:			
City and State			Zip Code		FORW	ARD TO:				
Main Contact Number/Home/Cell Phone:	Main Contact Number/Home/Cell Phone: Work Phone:					or all contact p	ourposes:			
Closest Relative Not Living in Your Household:					Home / Cell Phone Work					
Address					City / S	tate		Zip Code		
	U	OI ISE	HOLD (COMP	OSITIO) NI				
FULL NAME(S) – All Household Members					Native			Social Securit	v Number	
including yourself: Last, First, Middle	Relation	Sex M/F	Date o	f Birth	American Y/N	Lis	st Tribe	Social Security Number ***REQUIRED***		
I					1713					
2										
3										
4										
5										
6										
7										
8										
0										
Are there family members temporarily absent?	YES	NO	If yes, whor	n:			Relation:			
Where are they residing?			When are th	nev expect	ed to return					
	TC	i e	HOUSE			CHILD	SOCIAL	UNEMPLOY-		
HOUSEHOLD MEMBER	EMPLOYER		WEEKLY AGES	WELF.	IE .	SUPPORT	SECURITY	MENT	ALL OTHER INCOME	
I						RECEIVED	BENEFITS	BENEFITS		
2										
3										
4										
5										
Do you currently own your home?	YES NO)			•			•		
If NO, do you: Rent	Live with Fami	ly/Friend	Re	nt Payn	nent:					

		PREVIOUS P	PARTICIPATION		
Have you or any member of the hou	sehold eve			g programs:	
1. Rehab to Home	☐ YES	□ №	4. Self-Help Housing (SIP)	☐ YES	□NO
2. Mutual Help (Indian Home)	_	□ NO	5. Mortgage Assistance (MAP)	☐ YES	□ NO
3. Water and Sanitation	☐ YES	□ NO	6. Rural Rental Home	☐ YES	□NO
4. HIP	☐ YES	□ NO	7. Other:		
If you have participated in any of the	_	_	city and county you received service	es:	
Do you or your spouse have any rela ☐ YES ☐ NO If YES, ple			or holding office in the Cherokee Ns), relation, entity, and program:	lation, or one	of its entities?
		APPLICANT	CERTIFICATION		
Please read before signing this applicat must be available.	tion. In ord	er to receive servi	ces, you must meet all eligibility requ	irements and	program funding
Warning: Section 1001 of Title 18 of false or fraudulent statements to any o					ngly and willfully mak
statements or information are punishable housing assistance. No record will be employee of the housing program or completely filled out. Incomplete application of the certify that any changes in household regram staff in accordance with NAH, household's income must meet eligible.	le under Fed communicat other Federa ations will be old income of ASDA regula ty standards	eral Law. I/We also ted to anyone or an all agency requiring it ereturned. or household compositions Part 24 of the at the time of pur	and complete to the best of my/our k understand that false statements or infor by agency unless requested in writing, ei it in the performance of their duties. The sition prior to the home purchase will be a Code of Federal Regulations Subsection chase or construction contract is enter Program at 918-453-5536. Monetary a	mation are gro ither by the ap- nis application of e reported to the 1 1000.147 (a)2 red. Changes in	unds for termination of plicant or an officer of will not be valid unless the Mortgage Assistance and (a)4 which state in household income of
I hereby authorize the Cherokee Nation to and from other financial institutions	I have supp	lied to Cherokee N	report. My signature below also authori lation in connection with such evaluatio Nation. I understand eligibility for Mor	n. I understand	I the processing of th
any and all information requested by the	he Cherokee	e Nation, including l	eded from my Lender/Broker. I hereby a out not limited to a copy of my credit i e), copies of W-2 forms, tax returns, ap	report, copies	of income verification
The information obtained from the Lend	der/Broker is	s only to be used in t	the determination of eligibility for Cherol	kee Nation pro	grams.
verifying my eligibility and level of ben- consent form cannot be used to deny,	efits under l reduce, or t	HUD/Cherokee Nat erminate assistance	ncome information from the sources li ion's assisted housing programs. I unde without first independently verifying wh I must be given an opportunity to contes	rstand income at the amount	information under the was, whether I actual
Signature of Head of Household		Date	Signature of Spouse		Date
Other Family Member over the age 18		Date	Other Family Member over the age	<u> </u>	 Date

PRIVACY ACT NOTICE: THIS INFORMATION IS TO BE USED BY THE AGENCY COLLECTING IT OR ITS ASSIGNEES IN DETERMINING WHETHER YOU QUALIFY AS A PROSPECTIVE PARTICIPANT OR BORROWER UNDER THE AGENCY'S PROGRAM(S). IT WILL NOT BE DISCLOSED OUTSIDE THIS AGENCY EXCEPT AS REQUIRED AND PERMITTED BY LAW.



provided by a Native American tribe.

Commerce

Income Assistance Affidavit

		INC	OME AS	SISTANCE	
TYPE OF BENEFIT	AMOUNT			LIST PERSON(S) RE	CEIVING BENEFIT AS INDICATED
SSA	\$				
SSI	\$				
/A – VETERANS	\$				
TANF	\$				
CHILD SUPPORT	\$				
AID TO DISABLED	\$				
AID TO ELDERLY	\$				
GENERAL ASSISTANCE	\$				
TRIBAL WORK EXPERIENCE	\$				
JNEMPLOYMENT BENEFIT	\$				
OTHER:	\$				
EXPLAIN OTHER TYPE OF BEI	NEFIT:				
DOES THE STATE PAY SUPPLE	MENTAL INSURANCE / ME	DICARE?	YES	□ NO	IF YES, LIST AMOUNT: \$
	ove representation	s to be tru	e as of the		ortgage Assistance Program. Under per below in signing the affidavit.
	YOU ARE AUTHORIZ	ED TO FURN	IISH ALL INF	ORMATION REQ	UESTED ON THIS INQUIRY
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE:	SOCIAL SECURITY NUMBER
				DATE:	SOCIAL SECURITY NUMBER
SIGNATURE:				DATE.	SOCIAL SECONTT NOTIBEN

This form must be completed and signed by all household members 18 year of age or older even if no benefits are received.

I certify my household is NOT presently receiving income assistance from the Department of Human Services or Tribal Services,



Asset Information

If you do not have any accounts, assets, own or have any interest in real property, please check the Not Applicable box and sign below:

Not Applicable

			DESCRIPT	TON OF ASSETS		
CHECK			TYPE		BALANCE \$;
	CHECKING					
	CHECKING					
	SAVINGS					
	SAVINGS					
	CERTIFICATE OF DE	POSIT (CD))			
	IRAs					
	MUTUAL FUNDS					
	STOCKS / BONDS					
	MONEY MARKETS					
	ANNUITIES					
	OTHER TYPE:					
REAL I ETC.)	PROPERTY (LAND,	HOUSE,	DO YOU OWN OR CO-C	dwn (trust, joint) any re	AL PROPERTY? YES	□ NO
IF YES,	WHERE IS THE PROF	PERTY LOC	ATED?		STATUS: (Taxable, Trust, Restricted)	
REAL I DISPO	PROPERTY SED	HAVE YOU TRANSFER		DF ANY REAL PROPERTY IN TI NO	HE PAST BY SALE, GIFT, OR	
IF YES,	HOW WAS THE PRO	PERTY DIS	POSED OF? PLEASE CHECK	ONE OF THE BOXES BELOW	/ .	
] SALE	☐ ASSIGNMENT/TRANSFE	ER/GIFT	E □OTHER	
	Signature, Head of Hous	sehold	Date	Spouse Signature		Date



Not Applicable

Commerce

Self-Employed (include 3 yr taxes)

Employment Form

Complete the top half of this form by listing your en number and your employer's phone number. Cherc					
IDENT	IFICATION I	NFORMATIO	N		
NAME OF COMPANY / EMPLOYER		NT EMPLOYEE'S NAME	-		
MAILING ADDRESS OF EMPLOYER	soc	CIAL SECURITY NUMBE	R		
CITY, STATE, AND ZIP CODE	EMP	LOYER'S PHONE NUM	BER and FAX I	NUMBER	
I HEREBY AUTHORIZE YOU TO	FURNISH ALL INF	ORMATION REQUE	STED ON T	HIS INQUIRY:	
SIGNATURE OF APPLICANT				DATE	
**************************************		<u> </u>	Emplo	**************************************	********
EMF	PLOYER INFO	ORMATION			
PLEASE PROVIDE THE ANTICIPATED GROSS EARNINGS FOR TH	HE NEXT 12 MONTH	H PERIOD (YEAR) :	\$	5	
YEAR TO DATE TOTAL INCOME:			9	5	
AVERAGE NUMBER OF HOURS PER PAY PERIOD:	H	HOURLY WEEKLY	ſ □ BI-WEI	EKLY 🔲 BI-MON'	THLY MONTHLY
AVERAGE NUMBER OF HOURS PER WEEK:	AVE	RAGE OVERTIME HOU	RS RECEIVED	ANNUALLY:	
CURRENT HOURLY PAY RATE (GROSS) \$					
REGULAR FULL TIME PART TIME	TEMPORARY	seasonal 🗌	CONTR	ACTUAL	OTHER
NOTES:					
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:					
TITLE / POSITION:				DATE OF HIRE:	
SIGNATURE OF AUTHORIZED P	ERSONNEL			DATE	
COMPANY MAILING ADDRESS (STREET, CITY, STATE, ZIP)	PH	IONE NUMBER		FAX NUMBER	



Not Applicable

Commerce

Self-Employed (include 3 yr taxes)

Employment Form

Complete the top half of this form by listing your enumber and your employer's phone number. Chero		
IDENT	IFICATION INFORMATION	
NAME OF COMPANY / EMPLOYER	PRINT EMPLOYEE'S NAME	
MAILING ADDRESS OF EMPLOYER	SOCIAL SECURITY NUMBER	
CITY, STATE, AND ZIP CODE	EMPLOYER'S PHONE NUMBER an	d FAX NUMBER
I HEREBY AUTHORIZE YOU TO I	FURNISH ALL INFORMATION REQUESTED	ON THIS INQUIRY:
SIGNATURE OF APPLICANT		DATE
	o be completed by Em	**************************************
EMF	PLOYER INFORMATION	
PLEASE PROVIDE THE ANTICIPATED GROSS EARNINGS FOR TH	HE NEXT 12 MONTH PERIOD (YEAR) :	\$
YEAR TO DATE TOTAL INCOME:		\$
AVERAGE NUMBER OF HOURS PER PAY PERIOD:	☐ HOURLY ☐ WEEKLY ☐	BI-WEEKLY BI-MONTHLY MONTHLY
AVERAGE NUMBER OF HOURS PER WEEK:	AVERAGE OVERTIME HOURS REC	CEIVED ANNUALLY:
CURRENT HOURLY PAY RATE (GROSS) \$		
REGULAR FULL TIME PART TIME	TEMPORARY SEASONAL C	CONTRACTUAL OTHER
INOTES.		
IF TEMPORARY/SEASONAL, INDICATE LAY OFF PERIODS:		
TITLE / POSITION:		DATE OF HIRE:
		DATE
SIGNATURE OF AUTHORIZED PI	ERSONNEL	DATE
COMPANY MAILING ADDRESS (STREET, CITY, STATE, ZIP)	PHONE NUMBER	FAX NUMBER



Income Declaration

This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes to	o income imm	ediately and fu	ırnish all inforı	mation reques	ted in this affi	davit.
☐ I certify I receive no income TANF, Social Security, Veter support or contributions or	rans or other g	governmental/	tribal benefit,			
☐ I certify I am not presently e	mployed in an	y capacity but	anticipate bec	oming employ	ed within the	next 12 months.
☐ I certify I am not presently e on I will be e	employed but arning \$	I have accepte per _	d a position w	vith _(weekly, mont	hly, etc.).	_ which will begir
☐ I certify all income I receive	is listed in the	table below:				
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
I understand that this affidavit penalty of perjury, I certify the						
Print Name				Signati	ure	
Social Security Number				Date		



Income Declaration

This form must be completed by each household member over age 18. All income must be listed below. Please include monetary gifts, money earned from odd jobs (babysitting, mowing, cutting wood, etc.) and formal employment.

You must report any changes to income immediately and furnish all information requested in this affidavit.

I certify I am not present on I will b I certify all income I recei				_(weekly, mont	thly, etc.).	
EMPLOYER	GROSS WEEKLY WAGES	WELFARE TANF	CHILD SUPPORT RECEIVED	SOCIAL SECURITY BENEFITS	UNEMPLOY- MENT BENEFITS	ALL OTHER INCOME
_						
understand that this affida				the Mortgage date shown b		



This document must be signed, even if it's not applicable.

Commerce

Child Support Affidavit

Please mark the applicable boxes	s:				
☐ Not Applicable, I certify I am n	ot divorced or separat	ted with o	children.		
☐ I do hereby swear I am the so said child/children, as listed be	elow.				ters regarding
I certify that my household [] is					
	CHILD IDEN	TIFICA	TION and SU	PPORT	Da yau
NAME OF CHILD	DATE OF BIRTH	AGE	NAM	ME OF NON-CUSTODIAL PARENT	Do you receive Child Support? YES / NO
I DO HEREBY SWEAR AND AFFIRM I AM S	SEPARATED FROM:		(Name)		
I HAVE ☐, HAVE NOT ☐, FILED FOR A	DIVORCE OR LEGAL SEPARAT	ΓΙΟΝ FROM:	(Name)		
I AM DIVORCED FROM (Please submit Divo	orce Decree):		(Name)		
TOTAL AMOUNT OF CHILD SUPPORT O	R ALIMONY RECEIVED MONT	HLY:	•	\$	
I understand that this affidavit is madabove representations to be true as				cance Program. Under penalty of pe	erjury, I certify tl
	APPI	LICANT	SIGNATURE		
YOU AF	RE AUTHORIZED TO FURN	IISH ALL IN	NFORMATION REQU	JESTED ON THIS INQUIRY	
SIGNATURE:			DATE:	SOCIAL SECURITY NUMBER	
SIGNATURE:			DATE:	SOCIAL SECURITY NUMBER	



Declaration of Section 214 Status

NOTICE TO APPLICANTS AND TENANTS: In order to be eligible for the housing assistance sought, each applicant for, or recipient of, housing assistance must be lawfully within the United States. Please read the Declaration statement carefully, sign and return it to the Cherokee Nation. Please feel free to consult with an immigration lawyer or other immigration expert of your choice.

A box must be completed for each member of the household. A parent or guardian must sign for family members under 18 years of age. Do not sign the child's name; sign your name as parent or guardian and print your child's name.

I certify under penalty of perjury, that to the best of my knowledge, I am lawfully within the United States because (please check below):

DECLARATION							
DECLARATION							
PLEASE CHECK THE APPROPRIATE BOX	COMPLETE FOR EACH HOUSEHOLD MEMBER						
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;	NAME:						
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).							
☐ I have eligible immigration status as checked: ☐ Immigrant status under 101 (a or 1010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:						
☐ Threat to life or freedom under 243(h) of the INA/7; or ☐ Amnesty under 245A of the INA/8.							
Attach INS document(s) evidencing immigration status and signed verification consent	DATE:						
form.							
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;							
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).	NAME:						
☐ I have eligible immigration status as checked: ☐ Immigrant status under I0I (a or I0I0(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:						
Threat to life or freedom under 243(h) of the INA/7; or Amnesty under 245A of the INA/8.							
Attach INS document(s) evidencing immigration status and signed verification consent	DATE:						
form.							
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;							
	NAME:						
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).							
☐ I have eligible immigration status as checked: ☐ Immigrant status under I01 (a or I010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:						
☐ Threat to life or freedom under 243(h) of the INA/7; or ☐ Amnesty under 245A of the INA/8.							
Attach INS document(s) evidencing immigration status and signed verification consent	DATE:						
form.							
I am a citizen by birth, a naturalized citizen, or a national of the United States, or;	NAME:						
☐ I have eligible immigration status and I am 62 years of age or older (attach proof of age).							
☐ I have eligible immigration status as checked: ☐ Immigrant status under I01 (a or I010(a)(20) of the INA/3), ☐ Parole status under 212(d)(5) of the INA/6, ☐ Permanent residence under 249 or INA/4, ☐ Refugee, asylum, or condition entry status under 207, 208, or 203 of the INA/4 or INA/6,	SIGNATURE:						
Threat to life or freedom under 243(h) of the INA/7; or Amnesty under 245A of the INA/8.							
Attach INS document(s) evidencing immigration status and signed verification consent	DATE:						
form.							



How do I get a copy of my credit reports?

Answer: You are entitled to a free credit report every 12 months from each of the three major consumer reporting companies (Equifax, Experian and TransUnion). You can request a copy from AnnualCreditReport.com.

You will need to provide a copy of your credit report from each of the three credit bureaus with this application. It is not necessary to purchase or provide your credit score. You only need to submit the free report with your MAP application.

You can request and review your free report one of the following ways:

• Online: Visit <u>AnnualCreditReport.com</u>

Phone: Call 1-877-322-8228

• **Mail**: Your credit report will be mailed to you within 15 days if it is requested by mail. Complete the attached Credit Report Request Form and a copy of one item in EACH of the categories below in order to assist with identity verification. The item you submit from the "identity" category must contain your Social Security number and the item you submit from the "Address" category must contain your current home mailing address.

Identity

- Social Security card
- Pay stub with Social Security number
- W2 Form

Address

- Driver's License
- Rental or lease agreement/house deed
- Pay stub with address
- Utility bill (gas, electric, water, cable, residential telephone bills

Mail the completed form and the documents described above to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281

If you need assistance obtaining your free credit report, please contact our office at 918-453-5536 to schedule an appointment.







Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

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Soc	Social Security Number: Date of Birth:																														
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Last	Nan	ne					1		1																		JR	, SR,	III,	etc.	
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Sha	ade	Circl	e Li	ke T	his -	> (•		each	that								Shade here if, for security reasons, you want your credit													
							/	receive): Equifax									report to include no more than the last four digits of your														
Not Like This → 💥 🤘							·	Experian									Social Security Number.														
) Tra	ans	Unio	n																	

If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.









Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

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Soc	Social Security Number: Date of Birth:																														
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If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.







Cherokee Nation Commerce Services COVID-19 Impact Form

l,	, cert	tify that I have been impacted
by COVID-19 and I ar	n requesting assistance	from Commerce Services to
respond to this impact	: :	
	nce Program (MAP)	
iSave Program (II	•	
Small Business As	ssistance Center (SBAC	
Employee Loan P	rogram	
Commercial Loar	ı Program	
Consumer Loan F	Program	
Cherokee Nation	al Holiday	
Self-Sufficiency Co	ounseling	
Housing Counseli	ng	
Cherokee Arts Co	enter or Spider Gallery	
Signature		Date