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Homeowners Loan App

Getting Started

Welcome to your homeowners loan application for Region Five Development Commission

Please fill out the information in the following sections to the best of your knowledge. Your information will be saved every time you click the blue "Next" button in the bottom left corner, or when you click the save button under "Options". Once you have reached the "Submission" section be sure to click the "Submit" button.

Loan applications cannot be considered for approval unless and until they are 100% complete.

Disclaimer:

Please be advised that no work, including but not limited to project planning, procurement of materials, or commencement of any services, shall be initiated until the loan application is fully approved and all necessary documentation has been finalized. Any actions taken prior to official loan approval will be at the applicant's sole risk and expense, and will not be reimbursed by the loan.

Additionally, for loans greater than \$5,000, landowner is required to pay 10% of amount over \$5000 as an owner's injection into project. Maximum equity required is \$1,000.

Required Documents:

Please be advised that the following documents will be required to apply. There will be a place to upload those documents at the end of this application:

- Completed application
- Current property tax statement
- Complete legal description of property
- Contractors bid
- Proof of income (YTD pay stub or tax return)
- Non compliance form from county

System Applying For

Where did you hear about us?

What Bank?

What Small Business Development Center?

What Event?

Please Describe

Part 1: Applicant(s) Info

Applicant Name

Applicant Social Security Number

Work Phone

Cell Phone

Email Address

Is there a Co-Applicant?

Co-Applicant Name

Co-Applicant Social Security Number

Work Phone

Cell Phone

Email Address

Address of property to be improved

|

Property County

Number of dependents living in the household

Part 2: Employment/Income Info

Applicant current employer

Employer address

|

Years at current employer

Applicant position

Annual income

Is the Co-Applicant Employed?

Co-Applicant current employer

Co-Applicant employer address

|

|

Years at current employer

Co-Applicant position

Annual ncome

Other Income

Part 3: Assets and Liabilities

Assets

Cash on hand (amount)

Savings (amount)

Do you have any retirement accounts?

Do you own your own a home or any Real Estate?

Do you have any vehicles?

Automobiles:

Do you have any other assets?

Liabilities

Do you have any Loans not already disclosed and or Credit Cards?

Loans balance

Do you have any unpaid taxes?

Do you have any other liabilities?

Sources of Yearly Income

Annual Salary

Do you have any other income?

Other income total

| \$0.00

Part 4: Project Costs

Requested Loan Amount

Total cost of Project

Documents

Loan Application

▮ No file uploaded.

Current Property Tax Statement

▮ No files uploaded.

Complete Legal Description of Property

▮ No files uploaded.

Contractor's Bid/Invoice

▮ No files uploaded.

Proof of Income (YTD Paystub or tax return)

▮ No files uploaded.

Non-compliance form County

▮ No files uploaded.

Submission

County Contacts

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<ul>
  <li>
    Cass County - Dawn Berg - Environmental Services - 218-547-7291
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  <li>
    Crow Wing County- Chris Pence - Environmental Services - 218-824-1010
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  <li>
    Morrison County - Nathan Sanoski - District Technician - 320-631-3554
  </li>
  <li>
    Todd County - Sarah Katterhagen - SWCD - 320-732-2644
  </li>
  <li>
    Wadena County - Deana Malone - Planning & Zoning - 218-631-7604
  </li>
  <li>
    Beltrami County - Brent Rud - Environmental Services - 218-333-4158
  </li>
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Region Five Contact Information

Address: 202 12th Street NE, Staples, MN 56479

Phone: 218.371.5968

Email: Stephanie Barney - sbarney@regionfive.org

Application Submission Certification

By checking the box below, entering your name(s) below, and by submitting the application, I/we certify that the above information is true and accurate to the best of my knowledge. I/we authorize representatives of Region Five Development Commission to review my credit report and credit history to verify the accuracy of the statements made and to determine my creditworthiness. I authorize Region Five to contact my employer to verify employment or salary information. I/we authorize Region Five Development Commission to discuss my application with county employees (environmental/planning & zoning) in which the septic system water well will be repaired or replaced. I/we understand that the intentional misrepresentation of facts may be the basis for a denial of credit.

I/we have read and agree to the statements above.

False

I agree to receive future infrequent text message requests to complete customer service and regional surveys

False

Complete documentation must be received two weeks prior to loan board meeting (2nd Thursday of the month)

Signature of Applicant

Applicant Signature Date

Signature of Co-Applicant

Co-Applicant Signature Date

Log