

Ozark Opportunities, Inc.

Revolving/Vehicle Repair Loan

Each application is assessed individually. There is no automatic guarantee of a loan. This form must be completed and all support documentation provided before you will be considered for a loan.

Please note: There is a \$25 administration and processing fee chargeable on all loans, payable when loan request is submitted to the Harrison office for final review. Your check will not be deposited unless your loan request is approved. If your loan request is denied your \$25 will be returned to you.

Your information:

How long have you lived at your current address _____

(if less than 3 years, please provide other addresses and time frame at each location for the past 3 years below)

Employment / benefit details

Employment status: employed / self-employed / retired / unemployed / student (circle as appropriate)

Occupation **OR** list all benefits received _____

If employed: Name of employer _____

Address of employer _____

Can you be contacted there? Yes/ No Telephone _____

Time with current employer _____

Supporting Documentation Checklist*

1. Proof of income: your 4 most recent wage slips and/or your benefits/pension payments letter etc. Include all money received. If self-employed provide your most recent income tax return/statement .	
2. A completed budget sheet , as provided on page 3. Please take great care on this as it is the most important thing for us in assessing your application.	
3. Complete price quote form , as provided on page 4, with vendor contact information.	
4. Copy of driver's license (and vehicle registration , on the vehicle that needs repairs, if applying for the vehicle repair loan).	

***The application cannot be accepted until all the paperwork is complete.**

Loan Request

Reason for loan _____

I would like to borrow \$ _____ (\$500 maximum) ** Exact amount may differ depending upon invoice amount from vendor, not to exceed \$500. If the total needed exceeds \$500, client will make separate payment arrangements with the vendor.

I can afford repayments of \$ _____ **per month** **Exact repayment amount may be modified depending upon invoice amount from vendor. Repayment for full loan amount must be made within one year.

Applicant signature: _____

Date: _____

Ozark Opportunities, Inc.

Revolving/Vehicle Repair Loan

*****THIS SECTION MUST BE COMPLETED*****

Other Debts

If you have **NO** loans, debts or outstanding bills, please sign here: _____

I already owe money to the following creditors:

Please list **all**: **LOANS, OUTSTANDING CREDIT CARD BALANCES, MORTGAGES, OUTSTANDING BILLS, ETC.**

Also list any other sums owed including: COURT JUDGEMENTS, INSOLVENCY, DEBT PAYMENT PLANS AND IVAs, etc. Continue on new sheet if necessary and ask if you need clarification.

Creditor	What kind of debt?	Balance Owed	Repayments (if not paying, say "None")

.....
Data Protection Statement: We will use your personal details for the purposes of managing your accounts with Ozark Opportunities, Inc. Your personal details will be treated confidentially and will only be shared with other agencies for the purposes of credit referencing and debt recovery.

DECLARATION: (Please read carefully before signing. Ask if any part is not clear.)

1. I am not indebted to any credit union, bank or loan agency, either as a borrower or guarantor, **except** as stated previously on this application form.
2. I understand that if I fail to repay the loan (default) I will be liable for the costs of recovery including legal costs and administrative charges for Ozark Opportunities, Inc. this also includes bank charges for returned checks due to insufficient funds.
3. I Authorize Ozark Opportunities, Inc. to carry out a credit bureau reference check if appropriate. The statements herein are made for the purpose of obtaining a loan and are true to the best of my knowledge.

Applicant signature: _____

Date: _____

Ozark Opportunities, Inc.

Revolving/Vehicle Repair Loan

Price Quote Form

Detailed description for the need of a loan: _____

Vendor 1	Company Name:			
	Address:			
	Phone Number:			
	Name of Contact Person:			
	Itemized Costs	QTY	Unit Price	Amount
Total Estimate		\$		

Vendor 2	Company Name:			
	Address:			
	Phone Number:			
	Name of Contact Person:			
	Itemized Costs	QTY	Unit Price	Amount
Total Estimate		\$		

Please restate your requested loan amount (\$500 maximum): \$ _____

Please state which company you would like you loan amount sent to: _____

If not using the cheapest estimate please explain your selection. _____

***In order for payment to be made to your selected vendor a W-9 must be completed and returned to Ozark Opportunities, Inc. 1856 Church Park Drive Suite C, Harrison AR 72601. [W-9 forms are available online, and the vendor will most likely have this form on hand.]

Applicant signature: _____

Date: _____

Ozark Opportunities, Inc.

Applicant/Parent/Guardian _____ **Program** _____

Physical Address _____ City _____ Zip code _____

Mailing Address _____ City _____ Zip code _____

Do You Need A Translator? **Y** **N** **If Yes, What Language/Style?** _____

Phone _____ County _____ Email _____

Family Type (choose one) _____ Single _____ Single Parent/Female _____ Single Parent/Male
 _____ Single Mother with Partner _____ Single Father with Partner _____ Multigenerational
 _____ Two Parent Household _____ Two Adults/No Children _____ Other _____ Refused

Marital Status (choose one) _____ Married _____ Separated _____ Divorced _____ Widowed _____ Never Married _____ Refused

Monthly Benefits (any that apply) **Y** **N** Foodstamps \$ _____ Amount **Y** **N** Housing Allowance \$ _____ Amount

Housing (choose one) _____ Own _____ Rent _____ Living with Friends/Family _____ Shelter/Transitional Housing
 _____ Homeless _____ Homeless (Dwelling Not Fit for Human Habitation) _____ Other Permanent Housing (Long-Term Care) _____ Other _____ Refused

Name of Household Members (Include Applicant)	Relationship to You	Race	Gender	Social Security Number	Date of Birth	Education Level	Disabled	Military Status	Name of Health Insurance Provider
	Self						Y N		
							Y N		
							Y N		
							Y N		
							Y N		
							Y N		
							Y N		
							Y N		

NOTE: Form continues on back side

Ozark Opportunities, Inc.

Revolving/Vehicle Repair Loan

Please choose the answer that best describes your situation today in each of the sections below.

Employment

- I am unemployed with little or no work history or skills.
- I am unemployed but have work history and skills.
- I am employed part-time or have a temporary job with or without benefits.
- I am employed full-time without benefits.
- I am employed full-time with benefits.

Job Retention

- I am currently unemployed.
- I have been at my current job less than 3 months.
- I have been at my current job for 3 - 6 months.
- I have been at my current job for 6 months - 1 year.
- I have been at my current job for 1 year or more.

Education

- I need to improve my reading, writing and math skills. I do not have a High School diploma or GED.
- My basic reading, writing and math skills are strong, but I do not have a High School diploma or GED.
- I have a High School diploma or GED.
- I have a: post-high school vocational education; non-college business, professional or technical training; or some college credits (not certified or licensed).
- I have a post-secondary certificate or degree.

Finances

- I do not have any earned income, savings, subsidies or benefits.
- My income is sufficient to pay bills, but I do not have any savings. OR I rely on subsidies (Food Stamps, utility assistance, public housing, Section 8, TEA, TANF) to meet basic needs.
- Income is sufficient to pay bills, no savings, no subsidies.
- I usually have some money after paying bills for discretionary spending.
- I regularly save a portion of my income in a checking or savings account.

Housing

- We are facing eviction or foreclosure. - OR - We are homeless, living with relatives or in a shelter.
- We live in subsidized housing and do not pay rent, choices are limited due to availability. - OR - Our rent/mortgage is unaffordable.
- We live in subsidized housing, pay a portion of the rent but our choices are limited due to availability.
- We live in subsidized housing, pay a portion of the rent and we are participating in a homeownership program.
- The home we own or are purchasing is safe and affordable. - OR - We rent the home of our choice and it is safe, affordable and non-subsidized.

Transportation

- I do not have a valid driver's license.
- I do not have transportation; public transportation is inadequate or absent; we rely on friends/family or walk to meet our needs.
- I own an unreliable vehicle. - OR - Cannot afford repairs; insurance. - OR - Availability of public transportation is limited.
- I own an older vehicle (with up-to-date insurance and registration); occasionally needs repairs; - OR - Public transportation meets most of our needs; - OR - Have access to transportation as needed.
- I own a fairly reliable vehicle (with up-to-date insurance and registration), rarely needs repairs; - OR - Public transportation meets all our needs.

Childcare

- No licensed, affordable childcare available.
- Childcare is available through an unlicensed home-based center - OR - temporary or less than stable arrangement with family or friends.
- Children enrolled in a registered home-based facility - OR - stable arrangement with family/friends.
- Children enrolled in licensed subsidized childcare.
- Children enrolled in a licensed, affordable childcare facility, with no subsidies.

Community Participation

- I am not interested in being involved in community, faith-based or other civic activities.
- I occasionally or rarely participate in school, faith-based or other community groups.
- I am involved in school and faith-based activities and groups only.
- I am actively involved in a variety of advocacy, civic, non-profit, faith-based or other community/family groups.
- I am a leader in an advocacy, civic, non-profit, faith-based or other community/family oriented group.

Ozark Opportunities, Inc.

Revolving/Vehicle Repair Loan

Office use only

Income Verification Worksheet

Attach documentation used to verify applicant was income eligible upon enrolment behind this form. Use additional Income Verification forms if you need extra income lines to capture all household members' income. All gross income (before any type of deduction) is counted.

Gross earned income: income from employment, farming, self-employment, part-time work, temporary work, rental property ...etc.

Gross unearned income: income from retirement benefits, SSI, TEA, child support, alimony, unemployment benefits, worker's compensation, servicemen's allotments, social security, veteran's benefits...etc.

Earned Income:

Source	Document(s) Used	Gross Monthly Amount
Total earned income:		

Unearned Income:

Source	Document(s) Used	Gross Monthly Amount
Total unearned income:		

Number in household	
Total earned income	
Total unearned income	
Grand total	

Household Size	Gross Monthly Income	Yearly Gross Income
1	\$2,127	\$25,520
2	\$2,873	\$34,480
3	\$3,620	\$43,440
4	\$4,367	\$52,400
5	\$5,113	\$61,360
6	\$5,860	\$70,320
7	\$6,607	\$79,280
8	\$7,353	\$88,240
9+ add	\$747	\$8,960

Staff signature: _____ Date: _____

